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SATURDAY NIGHT

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THE CANADIAN ILLUSTRATED WEEKLY

IN THE SOUTH PACIFIC HARD-HITTING P.T-BOATS ARE HELPING TO WIDEN THE GAP IN JAPAN'S ISLAND DEFENCES BY RAIDS UPON ENEMY INSTALLATIONS AND SHIPPING.

(More about nocturnal raids of "Green Dragons", page 34.)

Willson Woodside on

The Lesson of Nettuno

See Cabled Article on Page 14

The Front Page

Canada and Britain

IN A series of articles commencing in this issue Professor Fieldhouse of the University of Manitoba is presenting what appears to us to be the most reasoned case that we have yet seen for the acceptance by Canada of some commitments towards the other Commonwealth nations — and any other nations which will join with them— for the preservation of peace and mutual security. He reminds us that the thing, and the only thing, which enables Canadians to be scornful about commitments is our geographical position, at a safe distance from the first stages of aggression. Up to the present time we have insisted upon taking full advantage of that safe distance, by refusing to do anything towards the common security of our friends and potential allies until the actual outbreak of hostilities. When that has occurred, when it has ceased to be possible to postpone decision any longer, we have always decided to do what we ought to have decided in advance that we would do. But the world would have been a much better and safer place, if we had decided in advance; and we shall not always be able to go on refusing to decide anything as long as we can avoid deciding. To do that may in future amount to deciding the wrong way; for it may compel those who are now our friends and potential allies to seek other arrangements for their own security, arrangements into which we may be unable to enter.

Canada is not the only possible country with which Great Britain can make an alliance; and if Canada refuses to make any alliance Great Britain may find it necessary to enter into arrangements in which Canada cannot follow her. It is obvious that this would leave the United States as the sole country to which Canada could turn. There are many Canadians who—some of them perhaps without much reflection—would regard that situation without misgivings. There are many others who would regard it as a sort of abandonment of our history and our indicated destiny.

In all this there is no single word to suggest that Canada should act otherwise than as a completely free and self-directing nation. The world is full of such nations, whose sovereignty no-one disputes, but who make alliances and accept commitments for the furtherance of what they consider to be their own best interests. Treaties do not diminish a nation's sovereignty, they rather prove it.

In all this also there is no single word to suggest hostility to a supra-national authority, a true and effective League of Nations. The world would undoubtedly be a vastly better place if two conditions *both* existed in it: (1) that there were no particular alliances, and (2) that there were an effective and fairly universal League of Nations with ample power. But there is no effective League of Nations and there may not be one for some time, and until there is one it is inevitable and highly desirable that there be alliances. The existence of these alliances does not impede the establishment of a League of Nations; the abolition of them would not bring it into being or even help towards doing so. It would indeed play into the hands of those whose desire is for a world unified by the overlordship of a single nation, rather than by the common agreement of all nations. The lack of definite commitments—of an alliance—between Canada and Great Britain has already played very greatly into the hands of precisely those people.

IF YOUR SATURDAY NIGHT IS LATE

→ Canada's transportation systems are doing a marvelous wartime job but despite this there will be times when your SATURDAY NIGHT will arrive late because men and war goods must go through. If this publication does not reach you at its usual good time, please wait a few issues before writing. You can be sure we are doing everything we can to maintain service.

The Spirit Which Denies

THE Bloc Populaire showed considerable ingenuity last week in confining itself to a list of pure negatives in its proposals concerning the relations of Canada with the British Commonwealth. It demands "absolute independence," which has no more definite meaning than that Canada must *not* be dependent on anybody. It demands that there shall *not* be any appeal to the Privy Council. It demands that there shall not be any submission of constitutional amendments to the British Parliament. It demands that Canadian citizens shall *not* be called British subjects. And finally it demands that the Canadian flag shall have a design "which shall *not* be inspired by sentimental attachments" (this will at least bar any future demands for symbols derived from pre-republican France or from Rome) "or borrowed from any foreign flag."

There is a curious omission of any reference to the Crown. The Bloc failed to ask that the nominal head of the Canadian government shall *not* be a representative of the King of the United Kingdom. It is possibly waiting to see what Eire will do next on this delicate subject.

Note that the Bloc makes no positive suggestions as to how the process of constitutional amendment is to be carried on. There is practically no opposition anywhere to the proposal that that process be transferred to Canada; the only difficulty is that it cannot be transferred until Canada makes up her own mind how she is going to perform it. The Bloc makes no attempt to define what constitutes a Canadian citizen when the term no longer means a British subject domiciled in Canada. The Bloc offers no suggestion of the possible content of the Canadian flag.

Voting No seems to have become a habit with a certain proportion of the population of Quebec. It is perhaps a natural attitude for a minority, but it is not much help towards the development of national unity.

Gen. McNaughton

GOING to press as we do in the middle of the week, it does not appear that anything can profitably be said of the apparent difference of opinion between the Government and General McNaughton as to the fitness of his state of health for the task of leading the Canadian forces in the main invasion of Europe. We say apparent, because at the moment of writing it is far from certain that General McNaughton is really disposed to take issue with the Government; it is quite possible that more, and more serious, meanings have been read into his Seigniory Club interview than he intended. But whatever may follow, he has the admiration and gratitude of the country for a magnificent job done in the preparation and moulding of the Canadian forces, and its sympathy for the circumstances which make it impossible for him to lead them into battle in the Day which is at hand.

Friends of Hansard

SINCE we went to press last week Prof. C. A. Ashley has consented to act as Honorary Treasurer of the Canadian Friends of Hansard, and remittances with applications for membership may be addressed to him at the University of Toronto or to the editor of SATURDAY NIGHT. Membership is obtained by a single (not annual) subscription of not less than $2.50. The entire funds of the society are to be employed in promoting the circulation, and the intelligent reading, of the record of the debates in the national House of Commons. Donations for this purpose of larger sums than $2.50 will not be refused.

Taxes and Charities

MR. ILSLEY has announced that corporations subject to the excess profits tax of 100%, with a rebate of 20% after the war, will no longer be allowed to charge their donations to charity entirely against their taxable profits, but must in future do like other companies and pay 60% out of actual profits and only 40% out of taxes. The Montreal *Gazette* sees in this change a dangerous development towards complete state responsibility for all charitable, educational and philanthropic endeavor, on the ground that voluntary giving "will be so discouraged or even dried up" that the state will have to take over.

We should be as sorry as the *Gazette* to see so revolutionary a change as this implies in the structure of our Canadian society. But we do not think that a change which affects only a small number of corporations, and them only while they continue to be in a very unusual and abnormal condition, can have quite such a disastrous effect as the *Gazette* fears. It has indeed for some time appeared to us to be illogical that an exceptionally prosperous company should be able to aid its chosen charities at the expense of the national Treasury for four-fifths of the amount donated, while less prosperous companies can charge only two-fifths of their gifts to that account. The excess profits tax is merely a temporary measure intended to prevent the cashing in of profits caused not by any special business ability but by the accidents of war. It will obviously

(*Continued on Page Three*)

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SIR FREDERICK CARSON, KT., C.B.E., M.C. *—Photo by Karsh.*

NAME IN THE NEWS

Kingston Boy Has Built Railways and Empires

By COROLYN COX

THE return of a native the other day caused a little flutter of pride in Canada's heart. We have got just past the bumptious stage, know now, with decent composure, that we can rear, educate and finish off men to stack up beside the product of any country in the world. Still, when one of our sons so reared goes forth into fields where sons of Great Britain and all the other Dominions and Colonies mingle, rises by his merits to the top in his chosen line of work, Canada feels very warm and pleased about it; satisfied that she can turn 'em out winners, purrs gently over their success as a sort of Distinguished Service Medal for the whole Dominion. Fred Carson, on that broad field that constitutes the British-Commonwealth-Empire-and-India, has done his stuff to the credit of Canada.

Back in Kingston in his salad days, Carson was a proper stout-hearted, tough-fibred youngster. His grandfather came out from Ireland to farm on that rising ground that is today uptown Kingston, eventually put up a number of buildings in one of which Fred's father started what was till lately the Carson wholesale business. In the early split-up of this North Country Irish family, Fred's branch followed the line of least resistance, as his grandfather put it, remained Church of England when the less tractable group turned Presbyterian.

Fred started toughening up before he was through Collegiate in Kingston, and in 1903, at the age of 17, played on the Kingston Limestones, an adult football team including such hearties as a policeman who was playing a second year in order to have a chance to bite a certain member of an opposing team who had bitten the policeman's finger the previous season. It was all good clean fun for Fred, and when his family urged him to go to Royal Military College, pride of Kingston community, he put his foot down hard that he would be no "cadet ladies' pet". As an alternative, he entered Queen's University, played on the senior rugby team that one first year.

Having asserted his independence and also found out a lot more about cadets, he right-about faced and left Queen's for R.M.C. in 1905. First year at R.M.C. was tough enough in those days to meet any requirements. He has always been so thankful for what R.M.C. did for him in his three years there that he has sent all his three sons to get the same advantages, despite his own career taking him into British service rather than Canadian.

Carson was B.S.M. at R.M.C. which is to say Head Boy of his class, and entrusted with real command, won the Sword of Honor, which is to say topped his class in scholarship. He wore all the sleeve badges there were.

He was given what he wanted, the one Royal Engineers commission available each year, went over for the Young Officers' Course at Chatham, England. Railway work was what he preferred and given a choice at the end of his first year, he plumped for India. After shops experience with the Southern Railway at Eastleigh, England, he was sent to India, first attached to a unit of Sappers and Miners at Sailkot, then sent to the North-Western Railway Shops at Lahore.

Railway and Army

The North-Western Railway in India is government-owned. Carson went to it in 1913, working on construction, and that same year managed to get seven weeks leave to rush back to England to meet the girl from Kingston, Dorothy Brownfield, marry her and take her back to live in Lahore. He remained Royal Engineers though seconded to the Indian Railways, so that when the 1914 war broke out, he was at once called back to England for active service. As a captain he raised and trained a field company, eventually as a major commanded it. His war job was trench work all over France with the British Army, winding up with a field squadron attached to the Third Cavalry Division. His Military Cross came to him in that war.

After a visit home to Kingston at the end of hostilities, Carson returned in 1919 to India, first for a spell of military work clearing up after the war, then to settle down with the North-Western Railway. In 1922 he was back at Queen's in Kingston for a special study course in economics.

London Midland & Scottish Railway's effective work on job analysis led to a similar project being undertaken by the Indian Railways. Carson was appointed Deputy Agent of Organization on the North-Western Railway to carry this out. After that he was made Divisional Superintendent and then in 1935 General Manager. His work thereafter lay in the development of management, not in construction of greater mileage. He remained always the independent Canuck, even though he thoroughly enjoys and gets on perfectly with the British. Typical perhaps was his knock-down-and-drag-out fight for screens on new officers' bungalows he was erecting, leading to the first living quarters for staff in Lahore ever to be what Canadians would call adequately protected against malarial mosquitos, an economy that paid times over for the extra cost of the screening.

It is customary in the British Service that a man who has risen to the top of a government Department in India, should be recognized with a knighthood. It was for long years of well done work that the Kingston boy became Sir Frederick Carson in 1941.

In London's Blitz

Retired on age but retained in service was his category when he returned to England to get into active service in the present war. He reached London in June 1940, was put in charge of the engineering force of Sappers and Pioneers that was raised to aid the civil powers in coping with the terrible damages inflicted by the Blitz of London. Big open craters with water pipes, power lines, gas pipes and the like shattered and leaking into the mess of rubble was the sort of problem they tackled. London County Council had the overall responsibility, with five inside boroughs and four outside, as well as the separate City of London authorities, all to be knit together on the job. After they got combed out and a system set up, they learned to do a pretty snappy job of clearing up after the Hun. They got the Big Fire to do in the City. Carson lived in the Senior United Services Club in Pall Mall, just near the War Office and Admiralty, was one of those who chose taking his chance in his bed over the inconvenience of going under ground, was on the job through May 11, 1941, last night raid of London, after which the Hun decided the Air Battle of Britain was lost and so the Invasion could not follow.

Little Job in Iraq

Carson then turned to various jobs for the Committee until July 1941, when he went out to Iraq as Director General of Transportation in charge of development for War Requirements of Docks, Railways and Inland Water Transport. This Inland Water Transport System is the biggest such system in the East, operating from the Persian Gulf up the Tigris River and up the Karum River to Awaz in Persia. The object of the enlarged Transportation System was to support an army if the Hun came through the Caucasus or Turkey, also to bring supplies to Russia and Turkey. For the job he did in Iraq, Carson was awarded the C.B.E.

When by April 1942, signs indicated this possible move would not materialize, Carson left to go back to the U.K. for another assignment, on the Damascus road was in a head-on collision between the motor car carrying him and an army truck. He landed in a Damascus hospital with a badly fractured leg, flew to Palestine to recuperate, then to England, where he wangled a trip home for convalescence, joined Lady Carson in Kingston. He is returning to England now to find out what his next job will be, hoping for something in the engineering operations for the impending invasion of Europe.

DEAR MR. EDITOR

Cavalry Is No Dead Horse: Light the Hospital Ships

Editor, SATURDAY NIGHT:

THE article, "Cavalry Hasn't Been a Dead Horse in This War" in your issue of December 25, has created considerable interest. Despite many years spent in close contact with horses, in both military and civilian life, I, as an ex-junior officer, refrain from expressing personal views pertaining to matters of National Defence. However I take the liberty of setting forth the following opinions of those qualified to speak.

Brigadier General Rufus S. Ramey, Commandant, United States Cavalry School, writing in the current issue of the *U.S. Cavalry Journal,* has defended horses as opposed to mechanized and motorized units, which have so largely replaced the former. He stresses the fact that motorization has been viewed too optimistically, and that the advance had been slowed in Tunisia, Sicily and Italy, due to the fact that the enemy stopped or slowed down the Allied motorized or mechanized units by the use of guns on the ground, aircraft above, and in addition that devilish development of this war, the land mine.

A number of other high ranking American officers have confirmed his views, and have made reference to conditions in the Pacific, where bush had stopped vehicles, and the only way that guns and food could be advanced was by pack transport. It was further agreed the greatest value of the horse is that he can deploy and advance over ground where there is little likelihood that land mines have been laid. Brigadier Ramey cites the power of the Russian cavalry and says: "There is a demonstrated need for mounted men and this need will undoubtedly increase as the war progresses. Individual commanders should not have to improvise such units, as happened in Tunisia, Sicily and Italy."

Brigadier Ramey emphasizes the fact that not only can horsemen go almost anywhere, but they are much faster than men on foot. He suggests that cavalry be quickly trained in the States, be moved overseas dismounted, and horsed with animals procured abroad.

Toronto, Ont. D. PATON.

Compound Interest

Editor, SATURDAY NIGHT:

IN CONNECTION with an article in the January 15 issue, pointing out the evils of compound interest, the following example is worth considering. The Dutch settlers in 1626 paid the Indians $24 for Manhattan Island. This money at six per cent would have amounted to $2.12 billion in 1940. Actually the real estate value of Manhattan in 1940 was a comparable figure, $3.93 billion. This makes it appear that compound interest is not so bad as might be supposed, although a lowering of the rate is in order, since we can hardly expect a corresponding expansion over the next three hundred years.

Wolfville, N.S. M. S. MACPHAIL

Chlorination

Editor, SATURDAY NIGHT:

LEST your readers in other parts of the Dominion judge Vancouver's reactions to the chlorination of its water supply wholly upon the statements in the "British Columbia Letter" of January 15, justice should be done the many sensible citizens who were willing to leave this highly technical problem in trained hands and who deplore the damaging publicity unfortunately earned by our city.

Fanned by sensationalist-journalism, the ire of a noisy minority was played up as the "will of the people". All manner of dire effects from chlorinated water were predicted.

However, when chlorination was commenced, the inability of the vast majority to detect any change in their health or in the quality of the water led them to conclude that the turmoil had been little more than dying spasms of a legend—a legend which had interpreted the vaunted chemical purity as bacteriological safety. A comprehensive statement to the press by a responsible scientist, the Director of the Provincial Public Health Laboratories, cleared away remaining doubts. The advertisement of the Anti-Chlorination League vanished, and the war news returned to the front page.

Except for the perpetual nucleus of dissenters to be found in any city as young as ours, all is quiet again on Canada's Western Front.

LAWRENCE E. RANTA, M.D., D.P.H.,
Assistant Professor, Department of Bacteriology and Preventive Medicine, University of British Columbia.

Lighted Hospital Ships

Editor, SATURDAY NIGHT:

THE shooting and sinking of Allied hospital ships operating in the war area makes one wonder when something like adequate protection is to be afforded such vessels. When are our military authorities to learn elementary wisdom to the extent of making our hospital ships more like armed phantoms and less like "Christmas trees," offering a bright target for attack?

Since the Hun refuses to be bound by international obligations, why should we continue to endanger the lives of our men needlessly, even wantonly, by thus adhering to a one-sided chivalry? Sir George Ross once opined that big bodies move slowly. He might have added, in view of what has happened, that dense ones do the same.

Weston, Ont. WILLIAM COLGATE

The Press and CCF

Editor, SATURDAY NIGHT:

WHY pick on our press for their opposition to the CCF? Our banks have all recorded the same opposition in their annual reports, as they recognize that private enterprises need defending.

All private enterprise will cease should the CCF be elected, and our press will likely be the first to be taken over in order to stifle criticism, when all news will then come through the Government channel as it does in Nazi Germany and did in Fascist Italy. Democracy would be a thing of the past—a pleasant prospect for Canadians.

Montreal, Que. B. W. COGHLIN.

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THE FRONT PAGE

(Continued from Page One)

be abandoned or greatly modified as soon as the war is over. It has somewhat surprised us that Mr. Ilsley has tolerated the 80% arrangement so long. The reason no doubt was that he distrusted the ability of certain very important war charities to raise the required funds without this subvention from the Treasury. He is probably now satisfied that with the amount of money in circulation in the Dominion the charities can look after themselves; and after all, if they fail to do so he can always make them a grant out of the money which the corporations would have withheld from him in order to make their own gift to the charities. It has all along been he who was putting up most of the money; he might as well call the tune and get the credit.

DEAR LAND OF MINE

O FAVORED realm beneath the Northern Star,
O hallowed earth wherein our fathers sleep!—
True nation-builders journeying afar,
Beckoned by thee across the ancient deep.
Dear land of mine, may God protect thee still
From tyranny and men of evil will!

Greatly they dreamed who wrought and fashioned thee,
Their seal and covenant from age to age;
Thy mighty rivers surging to the sea,
Thy noble hills and plains our heritage.
Dear land of mine, may God protect thee still
From tyranny and men of evil will!

Now under shattered skies thy valiant sons,
Wearing thy shield of honor in the fight,
Fling out their challenge to the reeking guns—
"For Canada, for Freedom, and for Right!"
Dear land of mine, may God protect thee still
From tyranny and men of evil will!

KATHRYN MUNRO

Lidice Immortalized

A FEW weeks ago the Philadelphia Orchestra included in its program Bohuslav Martinu's composition *Memorial to Lidice*, completed in Darien, Conn., on August 3, 1943. It is a lament in two movements for orchestra and piano, stately and noble in design, and according to the critics it made a profound impression.

This fact is but one of many answers that can be given to refute the shallow opinion that war destroys the artistic creative spirit. On the contrary, the horror of massed death and destruction stirs anew the feeling of protest which is always a spur to sensitive minds.

Millions of people the world over were deeply moved by the slaughter of the innocents at Lidice. One man, a native of Czecho-Slovakia in exile, has expressed that passion in the universal language of music.

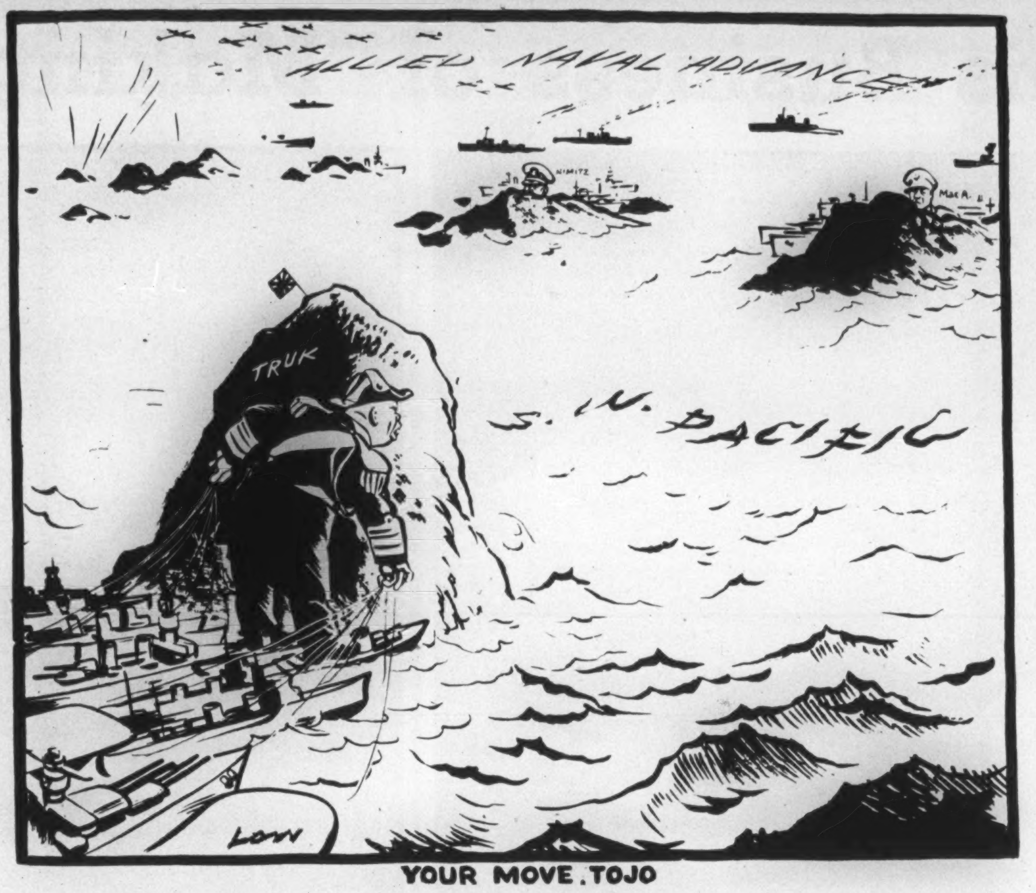
Of Low Professions

THE Chinese are a people of great and ancient wisdom. They have a singular capacity for stating great general truths in language of studied moderation which makes them the more impressive; and the truths which they perceive are sometimes those which we of the Occident tend to overlook.

In a recent issue of "China at War" there appeared this singularly profound paragraph, which perhaps sheds more light on the evils of a society in which salesmanship is the most highly rewarded form of human activity than anything that has been said by our own critics:

"People of high profession in a normal society generally represent widely learned, highly trained, respectable, and disciplined men. As these qualities are not easily obtainable in society, they form the object of endeavor, and this contributes in no small measure to the establishment of a good social system and the maintenance of sound social standards. But when changes come about in which *low professions become far more profitable than high professions*, the people will leave their difficult jobs for easy ones and forsake righteous spirit in favor of material gains, which practice, if allowed to continue unchecked, will bring about social disorder."

The author, Li-Shu-ching, goes on to discuss the various elements of this social disorder, in which "social justice will disappear, and morality will deteriorate. . . Respectable and upright people will be ignored, while unscrupulous and mercenary persons will be highly regarded by society." It would surely be difficult to put a more accurate finger on the chief weakness which has developed in the society of the western world as a result of the rapid advances of science and the opening up of new continents to the exploiting hands of the adventurous and greedy. For with us "low professions" have assuredly become far more profitable, not only in coin but in social status, than high ones, the unscrupulous and mercenary persons are unquestionably regarded very highly, and upright people are largely ignored, or even sneered at for their uprightness. We have come to accept these conditions as being inevitable in a society based on specialization and commerce, but they are nothing of the kind. They are already being remedied from three directions, and if the remedies are not too late we may hope to see a much healthier society in future without the sacrifice of either specialization or commerce. The graduated income tax and inheritance tax are already greatly reducing the excessive profits of the "low professions," the increased economic activity and responsibility of the state is diminishing their power, and a more enlightened public opinion is diminishing their reputation.



YOUR MOVE. TOJO

Plane-of-Reference

NINETY-SEVEN years ago *The Canadian Almanac* made its first appearance. Modest and unpretentious it was, since Canada itself was of like kidney; two Provinces, Upper and Lower Canada, chafing under divergencies of opinion and hoping that the proposed Legislative Union might bring contentment.

Here is the edition of 1944 (Copp, Clark, $7.00) spelling-out in over 750 pages the life and work of a Federation of eleven million people, active in peace and war. It's a book "so full of a number of things," that, according to Stevenson's cock-eyed conclusion, we all should be "as happy as kings."

Beginning with a stern and erudite glance at the Universe—an appanage of Canada—it predicts the mean places of 98 stars and sets down the dates of the greatest elongation of the Pole Star. Then it proceeds, by slow degrees by more and more, to the awful details of the Income Tax, and views the Customs Tariff from Abdominal Scissors (Free) to Zylophane (20 to 35%.)

It records the War Loans from 1940 to 1943, a total exceeding six billions. It names all the War Boards and defines the scope of their activities (which alone is worth the price of admission) and catalogues every lawyer, every receiver under the Bankruptcy Act, every post office, every Bank-branch—indeed everything that anybody anywhere may want to know anytime.

Editors have leaned hard on *The Canadian Almanac* for many years, having learned that the average of errancy, even typographical, is uncommonly low. But under the heading "Senate of Canada" appears "A. K. Hugesson" when it should be "Hugessen". We have mentioned this before, and next year we want it corrected.

Poison Gas Press

WE HAVE pretty well given up commenting upon the McCormick-Patterson press when it attempts to promote the interests of the Axis merely by its time-worn policy of trying to sow dissension among the United Nations. But the Washington *Times-Herald* and the New York *Daily News*, with subsequent support from the Chicago *Tribune*, have just started another campaign, the possibilities of which are so horrible that we find it difficult to restrain our feelings. The method of the campaign is to denounce the military and naval authorities of the United States for not having used poison gas in the landing on Tarawa.

We ask intelligent Canadians—and intelligent Americans also—to consider the consequences which are extremely likely to flow from such editorials. The Germans are known to be well equipped for the use of poison gas, and would probably have used it long before this time if their leaders had felt confident that retaliation would not be prompt and highly effective. If they ever get the slightest idea that we are going to use it first anyhow, they will hurl every container of it that they possess into the widest possible counterattack that they can stage, with results to the lives and health of hundreds of thousands of United Nations soldiers that are too horrible to contemplate.

The McCormick-Patterson press does not guarantee that the use of gas will "make the job much easier," but it wants us to use it anyhow. "The experiment is by all odds worth trying," and threats of reprisals "should not worry us much."

No; nothing need greatly worry people who are safe in the editorial rooms of newspapers in New York and Washington and particularly Chicago. But we should like to get the opinion of the men who are doing the fighting for the United Nations in this war—or rather, we do not need to get it, for we know what it is. Their desire is to keep the methods of warfare within the limits to which the United States along with its Allies bound itself many years ago. Their desire is to give their unscrupulous enemies no excuse for violating those limits. So far, this is about the one matter in regard to which even Germany and Japan seem to have elected to abide by the rule; so the poison gas press wants us to be the first to break it! If the Germans and Japanese decide to use these editorials as an excuse for fresh barbarities, we shall know exactly where the responsibility lies.

THE PASSING SHOW

AFTER a speech in which he declared that "Not a refugee, not an immigrant, should be allowed to cross the frontiers of Canada," Mr. Liguori Lacombe, M.P. for Laval-Two Mountains, wound up with the impassioned plea, "Let us Canadians all stay at home after the war." If other nations adopted the policy he advocates for Canada, we should all have to.

◆

Fort Erie *Times-Review* describes the proposed Toronto crusade against tipping as a war in which no quarter will be given. Fort Erie is too near the American border and so does not know that no quarter ever was given in Toronto; the limit is the dime.

◆

Our life is rendered miserable by contributors who spell the rank Marshall and the commander and the islands Marshal. But the limit was reached last week when we received an article which spoke of Marshall Law.

Japanese propaganda points out that U.S. seamen join the navy to see the world and Japanese seamen join to defend Japan. Well, they are both doing what they joined for, only the Japs will have to stop some time and the Americans won't.

◆

So Russia has joined the ranks of the little nations—sixteen of it!

◆

It is no longer the Junkers that are doing the junking.

◆

Hon. Colin Gibson says that the Liberal party stands for the common man, but Mr. Coldwell says the question is how long will the common man stand for the Liberal party.

◆

It seems a waste to use block-busters on a city that no longer has any unbusted blocks.

◆

General attitude of Canadians on refugees suggests that we are much too sure that none of us will ever need a refuge.

◆

An Ottawa citizen has complained to the Mayor about the noise of bullfrogs at night. What with the session going on in the daytime a fellow doesn't get a moment's peace.

◆

Short Poem

Valuation zero-minus
For the Antrum and the Sinus.

I can say without compunction,
They fulfil no useful function—
Vacancies, without a soul,
Like a common doughnut hole.

If a cold should make me sniffy,
They get busy in a jiffy.
Life grows dull without, within,
And I ache from brow to chin.

Valuation zero-minus
For the Antrum and the Sinus.

J. E. M.

◆

An eastern Canadian paper speaks of women enlisting in the services to "release young, able soldiers for more active cuties." Anything to take care of the manpower shortage, eh, gals!

◆

At last Mr. King has settled all this election talk. He says there will be no election until 1945, unless one is called this year.

◆

Moscow has given each of the states in the USSR permission to raise its own voice on foreign policy. Russians have already achieved fame in the musical world for their choral work.

◆

Labor is trying to force wages up and management is trying to hold them down. What this country needs is a good Medium Wage Law.

◆

Architects planning post-war houses are urged by housewives to design kitchen sinks that will do away with back strain. That's a kink that wouldn't have dawned on the designers.

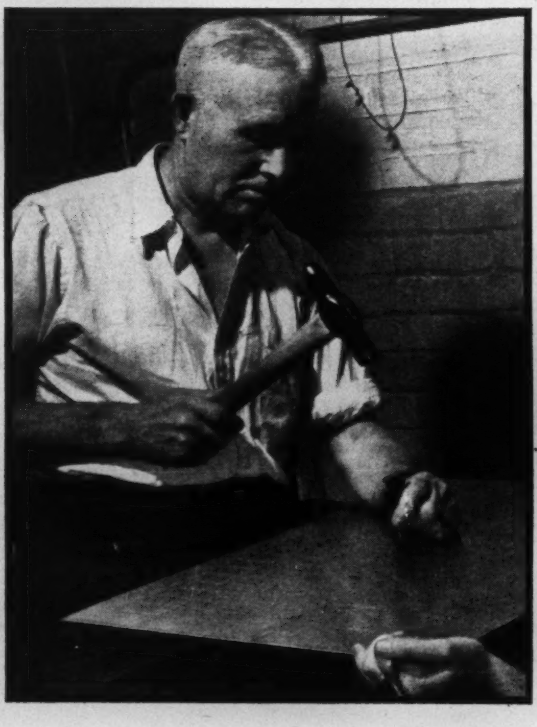
◆

A sit-down demonstration of Doukhobors in British Columbia was interrupted when the building caught fire. People of stern habits, they don't go in for house-warmings.

More to This Business of "Making" Money . . .

Engraving is a highly-skilled craft, calling for painstaking precision and use of special tools.

This steel cylinder makes 24 impressions of the bank note on a steel plate.



There's a knack to this job of hammering imperfections on the back of the plate.

Final O.K. on the plate is given only after the proof is carefully checked by the chief engraver.

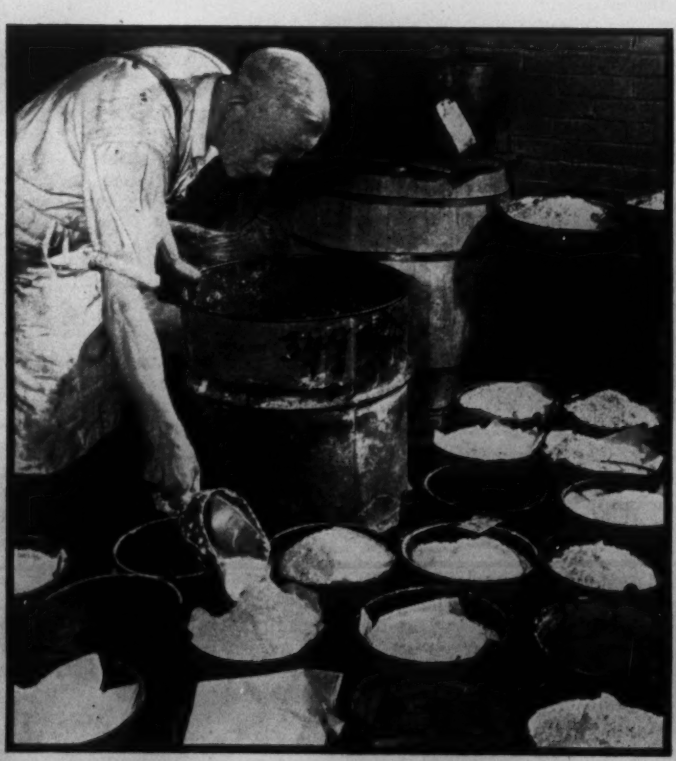
By Margaret K. Zieman

MORE persons in Canada are making "good" money these days than at any time in this country's history. Most recent figures issued by the Dominion Department of Labor at Ottawa show that each week more than $58 million goes into the pay envelopes of Canadian workers. But that figure is small change compared to the $750 million in the public's hands in the form of coins or bills. Coins make up a percentage of the total volume of money handled by Canadians daily, but "folding money" in the form of familiar bank notes carrying the signatures of the Governor and Deputy Governor of the Bank of Canada comprises the larger part of it.

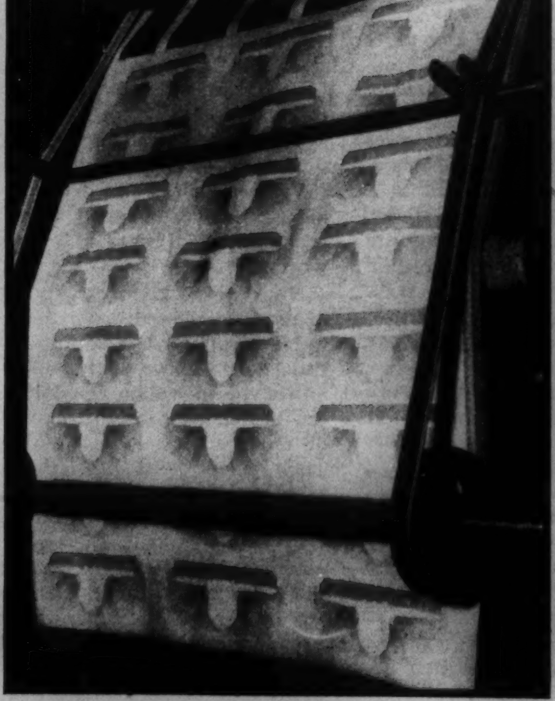
Two firms in Ottawa, the British American Bank Note Company and the Canadian Bank Note Company, are working at full speed to keep up with the ever-increasing demand for Canadian dollars. The entire output of both companies is taken by the Bank of Canada, although chartered banks in Canada still issue their own bank notes. However, the number issued by these banks is gradually diminishing and will continue to be reduced yearly until the Bank of Canada will issue all bank notes.

Most of us if called upon to describe any one of the denominations of Canadian bank notes, or even to distinguish between them by color would be completely stumped. That's because we think of money in terms of use, not beauty or design. Yet many artists, craftsmen and specialists co-operate in making Canadian bank notes, with the result that the Canadian dollar ranks as one of the most beautiful of all currencies and incidentally, the most difficult to counterfeit, since it is almost impossible for counterfeiters to duplicate the superb job of inking and coloring.

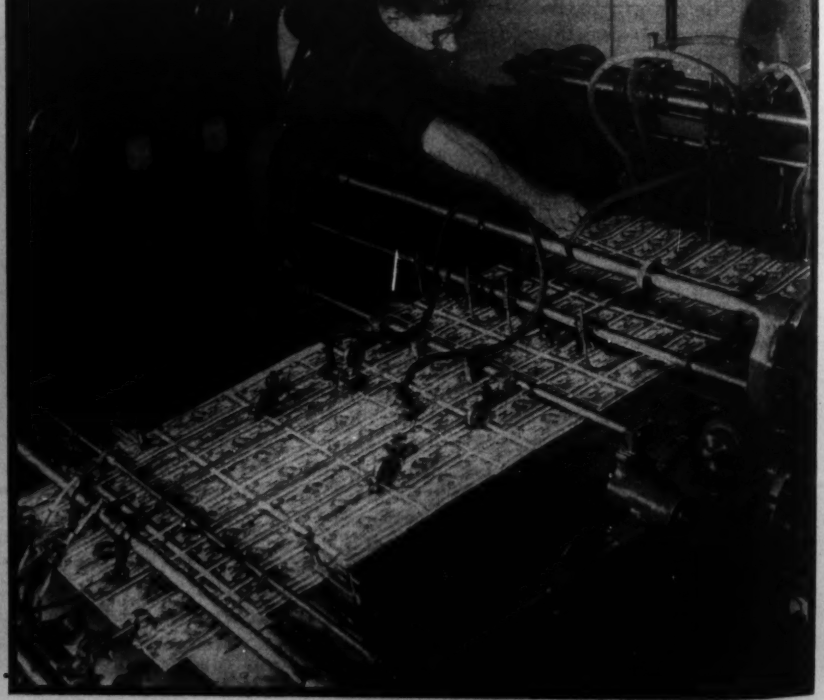
These pictures taken in the plant of the Canadian Bank Note Company at Ottawa illustrate the various steps in printing the Canadian dollar. First a design is submitted by the artist in charge of designing at the plant, and when approved, highly skilled and specialized craftsmen immediately start to work. The portrait man engraves the portrait, another does the titling and lettering, and still another engraves the denominational figures. All these are engraved on *die* or *matrix* made of soft steel. When all work is finished the die is hardened and trans-



Measuring and mixing pigments to produce the special shades which counterfeiters find hard to duplicate.



First stage in printing: The background is printed in color before lettering goes on.



These sheets have already had the first impression and are passed into the machine for the second time to complete the face printing.

. . . Than Toting It Home in a Pay Envelope

Newly printed sheets go into cold storage for the paper to recondition itself.

This calendering machine produces the smooth surface which makes bank notes wear longer.

Photos by Malak

ferred to a soft steel cylinder. From the cylinder, a set of twenty-four impressions of the Canadian dollar is transferred to a soft steel plate 20½ by 24 inches. At this stage a proof of the plate is pulled and submitted to the head of the Engraving Department for approval. From die to steel cylinder to steel plate, the process thus far requires about four months' work, with altogether approximately twelve craftsmen working on it.

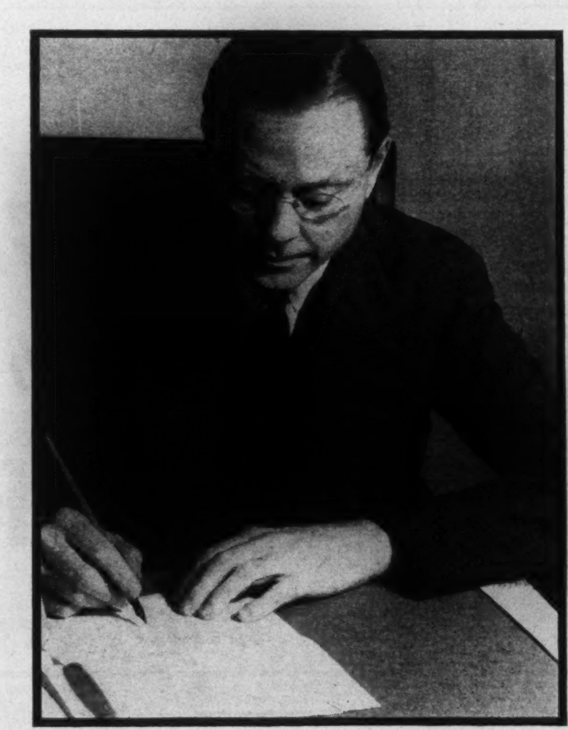
ONCE okayed, the plate is hardened by immersion in a hot solution of cyanide at 1,500°F., for a definite period, then removed, dipped in oil and later cooled in water. When the plate touches water, due to the excessive heat, oxygen is separated from the water and the steel plate is covered with flames for a fraction of a second. Even after undergoing this thorough hardening process, the steel plate lasts only long enough to print about three hundred and fifty thousand bank notes.

Before bank notes are printed on the press from the steel plate, the paper used is first wetted, as the ink will not be evenly absorbed if applied on a dry surface. Printing consists of three stages. First the background is printed in color; the ink is allowed to dry for four days, then another printing finishes the face of the bill. After another four days to dry the ink, the back of the note is printed.

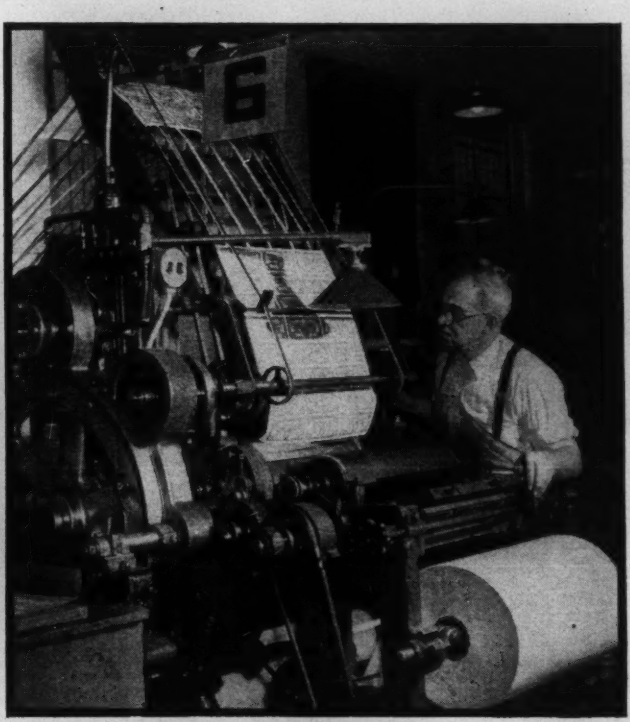
The sheets of banknotes then go into cold storage in a special refrigeration room where coils keep the temperature around 50 deg. at all times, so that the paper can recondition itself before it is put to dry. The low temperature prevents mildew from collecting on the still-wet sheets. Since the surface of the sheets has become rough under the printing and drying process, they pass through a sizing or calendering machine to restore their smoothness, also to give them greater wearing qualities.

This completes the actual process of printing the bank notes. Still in sheets they are shipped to the Bank of Canada, where the dollars became valid by the printing of the signatures of the Governor of the Bank of Canada and the Deputy Governor.

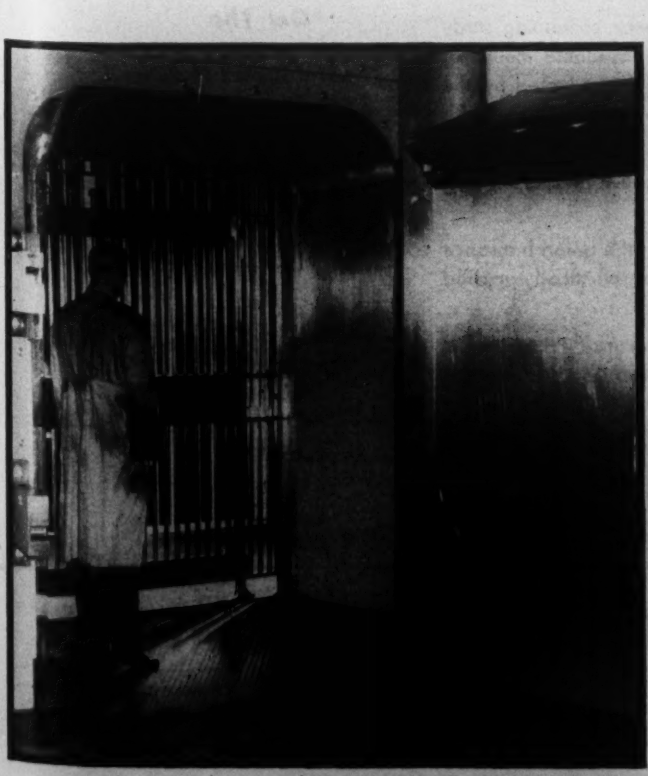
Next time you get a new one dollar bill, take a good look at it. Perhaps then you will remember it's quite a job making "good" money.



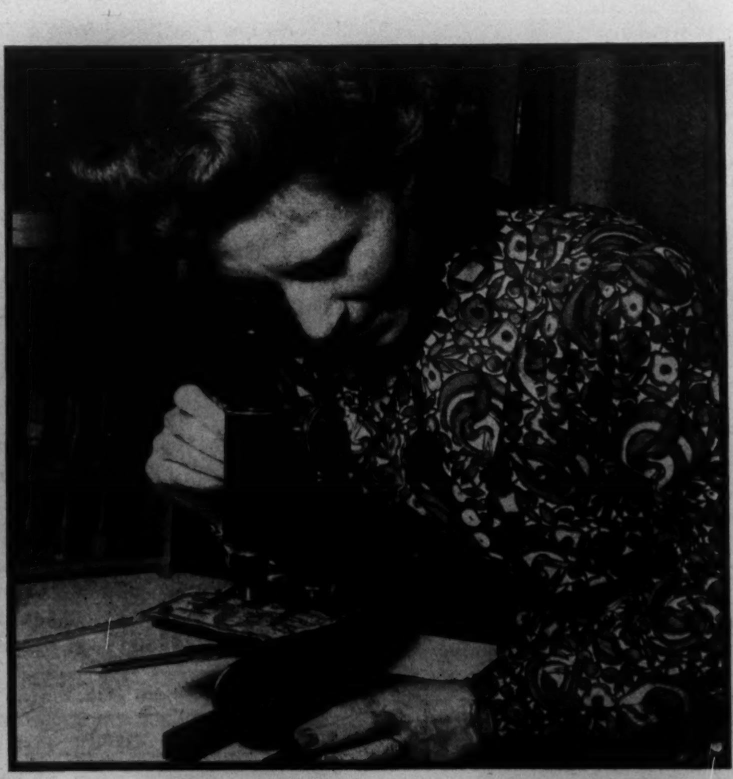
Graham Towers, Governor of the Bank of Canada. Bank notes carry his signature.



Notes must go through this machine at the Bank of Canada to print on the necessary signatures.



Millions of dollars in bank notes are stored in these huge vaults for later shipment to banks across Canada.



Is it counterfeit? The special texture of paper used in genuine bills is easily recognized under a microscope.

DECARIE
INCINERATOR

Money to burn! Millions of old dollar bills turned in to the Bank of Canada are thrown into the incinerator.

The "Commonwealth" Issue Calls for Open Minds

By H. N. FIELDHOUSE

Professor Fieldhouse, of the University of Manitoba History Department, examines the popular and official reactions in Canada to the trend represented by Smuts and Halifax, and maintains that it is a reaction of hostility to something which ceased to exist a generation ago. Nobody wants Imperial Federation; but Great Britain does very badly need to know where the Dominions are going to stand, unless her policy is to be conducted without any regard to whether they are going to stand anywhere.

In a second article Professor Fieldhouse will suggest that a system of bilateral treaties between nations of the Commonwealth, each setting forth what the treaty-making nations agree to do in certain contingencies, may be the best solution.

THE last few months have seen a sharp revival of discussion as to the future relations of the nations of the British Commonwealth. The debate initiated by Lord Elibank in the House of Lords, and the speeches of Mr. Curtin, Field Marshal Smuts and Lord Halifax all testify to this revival. The object of these articles is to sketch the background against which—in the fifth decade of the 20th Century — any proposals touching intra-Commonwealth relations will have to be considered, and to plead that such proposals, of whatever character, should be discussed in terms of the present century and not of the last.

This is necessary because the emotions which prevent cool appraisal of the position of the Commonwealth do not arise from the situation as it stands today; they arise from fears and suspicions which are a legacy from the last century. There is no more common phenomenon in history than this spectacle of men providing against the danger of the day before yesterday, and where a nation has had to win its independence from—or assert its separate national existence against—another nation, it will be almost a miracle if policy be not dominated by these outworn antipathies. It is now nearly two centuries since the U.S. won independence from Great Britain, but some Americans cannot forget it even now. The giants of the young Republic, Washington and Jefferson, saw clearly that the fact that they had asserted their independence of Britain was no reason why they should continue indefinitely to pursue a policy of hostility towards her, irrespective of circumstances. They could look at Britain objectively, as at any other foreign state, as a Power to be supported or opposed as American interests should dictate. But the Washingtons and Jeffersons are rare, and until yesterday, and to too many Americans, foreign policy still meant the rather redundant (if, till recently, comparatively harmless) occupation of perpetually expelling King George III.

Same in Europe

Similarly in our day in Europe:—The Succession States which emerged from the collapse of the Austro-Hungarian Empire had had to assert their independence against the Hapsburgs, and it is perhaps too early to expect that they should forget it; but the fact remains that between 1919 and 1939 they sometimes gave the impression of being more concerned with providing against a return of the Hapsburgs (a relatively remote and shadowy contingency) than with providing against an attack by Germany—a contingency was neither shadowy nor remote. As with the Hapsburg Empire, so with the British Empire: the assertion of complete Dominion independence is perhaps too recent for us to expect the generation which asserted it to take it for granted; but here, again, the fact remains that, during the twenty years' armistice, some Dominion nationalists seemed to be more concerned with the danger from British "imperialism"—a thing of the past—than with the danger from German militarism — a thing very much of the present.

From the birth of the Dominion in 1867 to the Statute of Westminster in 1931, the business of Canadian nationalists was to assert Canada's independence of Great Britain. That work is done, and *no one in his political senses is seeking to undo it.* But unfortunately there are those among our nationalists who seem unable to believe it. Their conception of British-Dominion relations hardened into shape in the days of Laurier and Joseph Chamberlain, and they cannot be persuaded that those days are past. They still hug the memories of the days when, to quote Professor Soward, overseas statesmen were subjected in London "to the strain of being wined and dined by royalty, aristocracy and plutocracy, and subjected to the talk of empire, empire, empire which Sir Wilfrid Laurier came to know so well"; and they cannot be persuaded that those are — very literally — memories. They constantly repeat, as did Mr. Bruce Hutchison recently, that it was Canada "which broke down completely the old conception of an Empire centralised in London and produced in its place a league of independent nations, bound together only by instinct and by the symbol of the single Crown"; yet they seem curiously reluctant to believe in the reality of their own success, or to give it their confidence. They are still haunted by what SATURDAY NIGHT recently called a "fear of the restoration of an extinct condition known as colonial status", and, in consequence, they see, in every proposal for common action among the British nations, a sinister plot of "London" against Dominion autonomy.

One does not apologize for hammering the point home, because it is the core of the matter. It is now nearly sixty years since the movement for Imperial Federation passed its peak, and nearly twenty years since the Imperial Conference of 1926 "banged, barred and bolted the door" upon any return to it; and, in 1944, Britain is no more thinking of trying to reverse that verdict and reduce the Dominions to the position of colonies, than she is thinking of trying to reverse the verdict of Yorktown and re-annex the United States. There may be individuals in Britain who hanker for an Empire in which, to quote the suspicions of the *Winnipeg* Free Press (Nov. 24), there will "be an (imperial) government with the power and authority to see that all the free and independent nations (of the Commonwealth) will do what is required of them, whether they want to or not," but it cannot be said too flatly or too often, not only that such individuals are not representative, but also (one says it with all respect) that they are men of a past generation. Young England has very different ideas.

The English View

Those Englishmen under fifty years of age who are in any degree familiar with, or interested in, the relations of Britain with the Dominions, fall into two schools of opinion, corresponding to the two permanent pre-occupations of British policy. Britain faces the overseas world with Europe behind her, and faces Europe with the overseas world behind her, and in the last resort, there have always been two types of Englishmen; those whose eyes turn instinctively across the seas and who would subordinate Britain's character as a European Power to her position as part of an overseas Commonwealth, and those whose eyes turn instinctively to the east and who would subordinate Britain's imperial role to her position in Europe. Sometimes the two policies have met and blended, as in William Pitt; sometimes they have been plainly opposed, as in Pitt's great disciples, Castlereagh and Canning; but, as a matter of sheer geography, Britain cannot escape this double pre-occu-

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pation; and the instinctive attitude of present-day Englishmen towards the Commonwealth reflects it to this hour.

The first of these two schools is made up of those Englishmen who, if it were at all possible, would make the Commonwealth the pivot of their policy. They would enter upon no policies, in Europe or elsewhere, in which the Dominions did not substantially concur, and they would hope to widen the field of that concurrence by free consultation and unforced co-operation. They have grown up in an England which takes the complete independence of the Dominions for granted, and they no more think of going back beyond the Statute of Westminster than they think of going back beyond the Bill of Rights; but they believe that the British nations share a common heritage of law and liberty and that the free co-operation of those nations has been fruitful of good in the past, and they see no reason why it should not be so in the future.

Some Don't Want Us

The second school of thought is made up of those who are substantially indifferent to the Commonwealth, and who—to be frank—are rapidly becoming resentful of it. They are more impressed by the dangers and difficulties in which her relations with the Dominions involve Britain, than with the accession of strength which they are supposed to bring her. They know that, for the last twenty years, the need to wait upon Dominion opinion has placed grave limitations upon Britain's freedom of action in Europe. They know that, in the same twenty years, the policy of trying to find a formula upon which all the Dominions could agree meant finding the formula which was acceptable to the Dominion which was least willing to co-operate; so that the Commonwealth was really a Least-Common-Denominatorwealth. They have not the slightest desire to interfere in the policies of the Dominions, but they know that the wishes of the Dominions have been allowed to interfere in British policy, and they point out that the complete independence of the Dominions must mean complete independence for Britain. In short, a morbidly suspicious emphasis on the "separateness" of the Dominions has had its inevitable effect of producing an emphasis on the "separateness" of Britain, and the most fervid Native Son does not resent what he suspects to be the wish of British "imperialists," to treat Canada as a colony of England, more than his English counterpart resents what G. K. Chesterton called "the attempt of Lord Beaverbrook to treat England as a suburb of Canada".

These two schools, which we may label "Commonwealth" and "European," cover all of "political" England which matters, and it will be seen that neither of them is harboring those designs against Dominion independence which haunt the imaginations of our nationalists. Sir Edward Grigg may be taken as typical of those Englishmen who still hope for the maximum co-operation among the British nations, and he has recently said flatly that "the problem of the Commonwealth is . . . not to be solved by any constitutional change of such a character as to impair the sovereign rights which every Dominion Parliament now enjoys." Such changes, added Sir Edward, "run counter to the whole principle on which the nations of the Commonwealth have come into being since the revolt of the American colonies."

Not the Bennett Plan

Further, Sir Edward points out not only that the Dominions will not have Imperial Federation, but also that the Parliament of Britain will not have it; and one commends that point to those Canadian nationalists who invariably envisage plans for a unified empire as being designed to benefit Britain and to make the Dominions subserve British purposes. They fail to see that, in English eyes (and given the present balance of power, with the U.S. looming behind the senior Dominion), such an empire seems much more likely to mean a Britain made subservient to North American purposes. Thus, in depicting the difficulties which would be likely to arise under what it understood to be Lord Bennett's scheme for an Imperial Council, the Winnipeg *Free Press* (Dec. 20) took the example of an Australia which, under such a scheme, might be required to abandon her "White Australia" policy owing to the objections of India, or of a Canada which might be required to adopt some plan of Empire aviation which would not fit the interests of this country. This is perfectly legitimate criticism, but one would be happier if nationalist organs could be brought to see that Englishmen may be impressed by the same danger in reverse; by the probability of a Britain being required to modify her policy towards another European power with colonies in Africa at the instance of the Union of South Africa; or of a Britain being required to modify her policy in Europe by Dominions none of whom are European.

To sum up: We plead with the more suspicious of our nationalists to realize that they are forcing doors which have been open for a quarter of a century, and defying a lightning which has long shot its bolt. Some of us think that nationalism is a noble religion, and others of us think that it is a narrow religion, but that it is the religion of the 20th century is beyond dispute. In reviewing Lord Bennett's proposals, the Winnipeg *Free Press* used terms such as "setting the clock back" and "the road to yesterday," and these terms are perfectly appropriate. Lord Bennett's proposals (if they are what the *Free Press* believes them to be) do belong to yesterday. In fact, they belong to the last century; but then so also, unhappily, does the touchy, over-sensitive nationalism which shies away from every proposal for common action. Both alike are tragically irrelevant to the issues which face the Commonwealth in the 20th century. Those issues are not British Imperialism vs. Dominion Nationalism but (a) what use will completely independent Dominions make of their independence; (b) what policies are open to a Britain caught between 20th century aggregations of power in Europe and the persistence of 19th century nationalism in the Commonwealth?

Saturday Night Bed

Saturday Night's bed at Muskoka Hospital is still occupied by Miss Wilma Bell. While not as yet strong enough to pursue studies offered by the Bedside Teaching staff, Miss Bell enjoys the radio and reading.

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THE OTTAWA LETTER

Britain Is a Vital Part of the Defence of North America

By G. C. WHITTAKER

OUR contribution to the excitement over the Lord Halifax affair will be modestly restricted to two considerations which seem to have been overlooked in the discussion so far. The conspicuous disregard for them in Mr. King's official pronouncement especially moves us to interpose them between the altogether unassailable and universally acceptable aims of his policy and the controversial position from which he would have Canada approach these aims. As we see it, these neglected considerations are directly in line with the objectives of Mr. King's policy, but in conflict with the position to which he anchors that policy.

The objectives of the policy the Prime Minister decrees for Canada are the peace and welfare of all humanity and the utmost contribution by this country to these ends. The position from which he would have Canada make this contribution is that of broad cooperation with any nation or all nations seeking these ends rather than that of special co-operation in policy and effort with Great Britain. The decreed position rests on visionary faith in world regeneration; but not unqualified faith, because Mr. King advances as a realistic reason for it Canada's geographic situation between two great (and conceivably not always friendly) powers, the United States and Russia. The position that is rejected is held in scorn because it rests on reliance in the old balance-of-power order.

The first of the two considerations which seem to us to coincide with Mr. King's aims but to conflict with the position from which he would seek to achieve them is that a fundamental and avowed reason for the intervention of the United States in the war, undeclaredly before Pearl Harbor as well as formally afterwards, was that Great Britain was seen as an essential and vital bastion in the outer ring of North American defence. The political and military leaders of the United States recognized, the informed public concurring, that the survival of Britain in a state of strength and effectiveness was important to the safety of this continent. The war strategy of both the United States and Canada is primarily influenced by this accepted factor. And this concept not only applies to this war but it applied to the first World War and is intended to apply to the prevention of a third World War or, failing that, to avoidance of defeat should it come.

Best Cooperation with U.S.?

Mr. King dedicates us to international cooperation for the peace of the world and the common good of mankind. But, in view of the geographic position he is careful to mention, our cooperation is likely to be closer with the United States than with any other country if special cooperation with our senior commonwealth partner is to be disallowed. And, having in mind the concept of North American defence and of the preservation of peace in the future to which we have just referred, how better could we cooperate with the United States than by doing just what Lord Halifax suggests, supporting and strengthening Great Britain? What other form of cooperation would be more useful or acceptable to the United States, American policy being what it is?

This consideration, it seems to us, obtrudes realistically and disconcertingly between the Prime Minister's policy and the operation and aims of that policy. The obtrusion is on the negative side of the issue over the position he has ordained for Canada, but the same consideration has application to the positive side as well. It is implied in Mr. King's pronouncement that it will be the particular concern of Canada, lying as she does between the United States and Russia, to seek (by cooperative means of course) to prevent any rupture of peaceful relations of those two countries with one another. Surely Canada would be stronger for this self-appointed task if she had Great Britain and the Empire with her through the exercise of her influence on Empire policy in the manner proposed by Lord Halifax,—just as Britain would have greater potency for preserving the peace in Europe if she had Canada and the other dominions with her.

And were it permissible to expend a selfish thought on our own safety, it would be rather reassuring to feel that in our Belgium-like position between two great powers our chance of avoiding the devastating clash of armies over our territory by composing any arguments between them or persuading them of the folly of recourse to arms would be enhanced by the support of the equally peace-loving Empire.

The second consideration which seems to us to obtrude between the position Mr. King would establish for Canada and the realization of the objectives he would attain from that position is that which Mr. Churchill advanced in what may come to be remembered as perhaps the most significant of all his great vocal contributions to the cause of human liberty and advancement, his address at Harvard University last summer. Mr. Churchill proposed the solidarity of the English-speaking peoples of the world as the most effective instrument possible for the attainment of the reign of peace in the world and the progress of civilization. If that concept is correct, and many minds outside the Empire and the Republic subscribe to it, it follows that one of the best ways in which Canada can promote world peace and the betterment of humanity is to help to make it work by standing in closely with the other nations of the Commonwealth, contributing to their common strength and influencing their course towards the very ends to which Mr. King's policy aspires.

Choice

By geographic necessity Canada is bound to stand in close cooperation and unity with the United States. It would be her will if it were not her inescapable lot to do so. Standing in by propulsion of destiny with one half of the English-speaking world, she has it in her own choice whether to stand in as closely with the other half at the same time, assuming that no circumstance arises to make the dual position untenable—and nothing she could do would contribute more towards the attainment of Mr. King's objectives than the exertion of her influence in that position to prevent such a circumstance from arising.

For Canada, standing in with the United States, to elect to stand in also with the other nations of the Empire would be, of course, for her to make a contribution to that much maligned thing, a balance of power—in the event that less favored nations of other tongues should fail to heed the lessons of this war and so invoke such a balance. But by the same token we would be making a contribution to a system of collective security—not the multilingual, pre-millennium system on which the Winnipeg *Free Press* and the socialists have their sights still hopefully trained, but one that is more easily within our reach and which might serve as a cornerstone for the more ambitious structure.

Indeed, it seems to us that Canada has a chance, through Lord Halifax's plan, to help bring about a merger of a balance of power system that has the virtue of realism and a collective security system with its attraction of idealism and which would not leave the world wholly dependent on the one with all its deplorable cynicism or on the other in its present nebulous state. And that is something for which Mr. King's plan gives us no opportunity.

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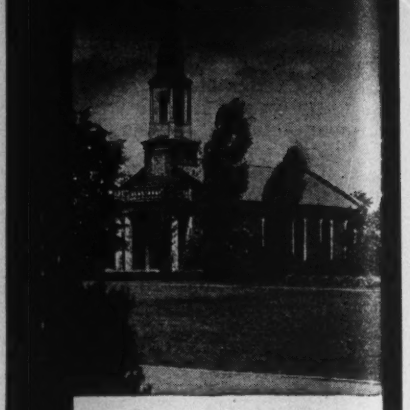
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Astral Observer Sees Liberals by a Nose

By LUCY VAN GOGH

Based on an estimate of the minimum number of seats obtainable by each party in each province, the next House of Commons may be expected to show at least 85 Liberals, at least 77 CCF and at least 63 Conservatives. Such at least is the opinion of our tame prophet, who does not appear to share the rather wide-spread view that the Bloc Populaire will sweep the province of Quebec.

Saturday Night takes no responsibility for this forecast. If it goes wrong the fault is in the astral sources from which it was communicated.

WE HAVE received from the astral literary agent of the late Old Moore a carefully copyrighted article which appears to suggest that that venerable practitioner of the art of divination is still practising it in whatever part of the universe he may now be occupying. At any rate the article is a discussion of the results to be expected from the next Dominion election in Canada, an event which Old Moore evidently regards as being of considerable importance.

The arguments with which he supports his forecast do not appear to us as convincing as the forecast itself, and the truth of the matter is that a prophet should never explain the sources of his prophecy, because other people are likely to use the same sources with a different result. We have therefore suppressed the argumentation and give only the general conclusions.

ON THE ROCK

HOW many years ago was it I lay
On this sea-shaken rock?
How many moments in its granite day,
What pulses of life's clock?

Sunbound, as then, the sky within my mouth,
A magnet grows in me
Uniting east and west, the north and south,
The past with things to be:

Like death, perhaps, this shock
Of space and time set free. . . .

Métis Beach, Que. LEO COX.

Old Moore is confident that he can account with perfect accuracy for the behavior of all but 48 of the 245 constituencies of the Dominion. He does not name these constituencies; he merely records that his vision enables him to declare with certainty that, for example, the CCF will obtain not less than 28 seats in Ontario. Where these seats are he leaves us to figure out for ourselves.

How They'll Vote

In the following table Old Moore exhibits the minimum takings of each of the three major parties in each of the nine provinces, with the number of doubtful seats in each province. The table omits 8 seats belonging to the two lesser parties, a minimum of three for the Bloc Populaire in Quebec and a minimum of 5 for Social Credit in Alberta.

Province	Liberal	Prog-Cons.	CCF	Doubtful
P.E.I.	3	1	0	0
N.S.	5	3	3	1
N.B.	4	5	0	1
Quebec	40	4	0	18
Ont.	18	25	28	11
Man.	4	1	7	5
Sask.	2	2	12	5
Alta.	3	1	4	4
B.C., Y.T.	3	3	8	3
	82	45	62	48

The result of all this is that Mr. King comes out with the largest number of certainties, namely, 82, the CCF with the second largest, 62, and the Progressive Conservatives with 45. The total House is 245, so that even if all the doubtfuls went to the CCF Mr. King and Mr. Bracken could still control the House between them. If all the doubtfuls went to the Liberals Mr. King could control the House all by himself, but it need hardly be said that neither of these results is at all probable. It is next to impossible, for example, that the CCF should get any large part of the 18 uncertainties in the province of Quebec, a majority of which will almost certainly go to the Bloc Populaire. It is equally unlikely that the CCF would get all of the 11 uncertainties in Ontario, and it might get very few of them. A *probable* distribution of the 48 doubtful seats is along the lines of 12 Bloc Populaire and the remaining 36 divided more or less equally between the CCF and the Progressive-Conservatives, with the Liberals perhaps grabbing off 3 or 4 in the shuffle. This would give us a final result: Liberals 85, Progressive-Conservatives 63, CCF 77, Bloc Populaire 15, Social Credit 5.

The Liberal figure of 85 may be regarded as still a minimum, since we have only given it 3 out of 48 doubtful seats. Considering that the circumstances and main issues of the campaign will almost certainly be determined by Mr. King, and may constitute a considerable additional advantage, it is conceivable that the final results might raise him to 90 or better. Old Moore's estimate, we should explain, is based on present indications and does not take into consideration the factors which might change the views of the electors between now and polling day. Old Moore does not, however, consider it possible that the Liberals should obtain the full 123 seats required for an over-all majority—to say nothing of the extra seat for the Speaker. To do this they would have to get 41 out of the 48 uncertainties, which is beyond all reasonable expectation, even if the Bloc Populaire agitation should prove a complete fizzle in Quebec.

The point in this prognostication against which most objection will be raised is the assignment of 40 seats out of Quebec's 65 to the Liberal party. Many of Mr. King's opponents are cheering themselves with the idea that the Bloc Populaire will reduce this to 25 or lower; and if noise were a major factor in elections their estimate would be correct. But Old Moore is very little influenced by noise and has a very good idea of the amount of strength that is behind it.

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P97

CABLED FROM RUSSIA

Soviet Political Move Means Greater National Rights

By RAYMOND A. DAVIES

(This review which was cabled from Moscow is the first of a series from Mr. Davies who while in Russia to do a number of articles for SATURDAY NIGHT *will forward regular comment on current Russian affairs.)*

ASIDE from the great and significant victories of the Red Army at Leningrad and in Estonia and the Ukraine, the major topic of discussion in Moscow is the transformation of the Defense and Foreign Affairs Commissariats from All-Union into Union Republican. The change is regarded as one of the most important diplomatic moves of the past twenty years and expresses the deep transformation that has taken place within the Soviet Union beginning with the German invasion.

What does this change mean in actuality?

In 1922 when the USSR was formed of the group of then existing Soviet Republics these Republics surrendered certain rights, including military and foreign affairs which were made the sole concern of the central government. This also was followed in the Stalin constitution, adopted in 1936. The sixteen republics making up the Union have had neither independent military units or diplomatic representation. The constitutional amendments that have been adopted by the Supreme Soviet now introduce a complete change.

These amendments say that each Union Republic now has the right to enter into direct relations with foreign governments, to enter into agreements and exchange diplomatic and consular representatives, and that each Union Republic now can have its own armed formations.

These are the formal changes. Their meaning, however, must be understood from the point of view of their effect on world relations, present and future. There is no doubt that the changes express the supreme confidence of the Soviet Government in its own strength, in the power of the Red Army and above all in the solidarity of friendship between the nations which compose it. As Molotov says, it is indeed a mortal political blow against fascism.

Precisely when the Germans are ruthlessly suppressing all expression of nationalist aspiration in Europe the Soviet move will act as a spark to further encourage national resistance and guerilla actions against the fascist regime. The move will also have great effect on smaller nations everywhere, seeing in it, as they will, the possibility of peaceful and independent development within larger frameworks.

In some ways the new development resembles the relationship between the British Dominions in war time. But there is a difference. In the Soviet Union general diplomatic policy will be set as before by the Supreme Soviet and this general policy will be carried out by the Republics. In our case, of course, the Dominions decide upon their own policy and integrate it with that of Great Britain only if they so desire.

Army Broken Down

The same policy applies to military matters. The Soviet Union will continue to have its Red Army which now, however, will be based upon national formations. The command will be central in all Union matters, such as war with a large foreign enemy, and will be localized in cases such as border matters and difficulties with smaller neighbors. The Russians rightly say that this change will strengthen the army for it will give an even greater incentive to military training and the development of military leadership.

There is great meaning also in the point re the Peace Conference raised by the Ukrainian delegate Professor Bogomoletz while supporting the proposal in the Supreme Soviet. While there's no doubt that the Big Three, Great Britain, Russia and the United States, will dominate the proceedings at which the fate of the world will be settled, no stable peace can be created without the full participation of other countries such as Canada.

In such a situation the presence of delegations from all or some of the sixteen Soviet Republics will present new problems and new perspectives which will have to be resolved in line with the already accepted practice in seating representatives of the British Dominions. This, at least, will be the view of many countries.

One must go even further. While in the speeches of Molotov and the others concerning the diplomatic aspects of the new move it was emphasized that the change would take some time, it was made quite clear to the Union Republics that they will be able to have diplomatic representation in those countries with which for one reason or another they wish to have economic, political or cultural relations. Thus for example Georgia may have delegates in Turkey, Uzbekistan in Afghanistan, etc.

Some Republics, possibly including Latvia and Lithuania, will undoubtedly wish to be represented in Washington, and we shouldn't be surprised if with six hundred thousand Ukrainians in Canada the Ukrainian Soviet Republic will wish to exchange diplomatic representatives with Ottawa. This, by the way, has a precedent as after the Russian revolution Canada accepted a representative of some Ukrainian states and recognized his credentials for a time.

The full effects of the new set-up will not be apparent for some time but it can be said now that they express further movement of the Soviet Union towards greater recognition of national and individual rights.

German troops trapped by the Red Army's most recent break-through find their line of retreat continuously under the fire of Russian snipers. These two are waiting for the enemy to come within their field of fire.

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FROM THE EDITOR'S CHAIR

Canada Will Survive Either Free or State Enterprise

By B. K. SANDWELL

POLITICAL parties always claim that the country will be ruined if it is long governed by the opposite party. I have lived in Canada for about fifty-five years, and voted in Canadian elections for nearly forty-five years, and I have never seen an election yet in which each party did not claim that Canada would be ruined if it were governed for five years by the other party. Nobody, during all that time, has ever seriously believed it, except the most extreme and case-hardened partisans, because everybody has known that in the past the country *had* been governed by the other party for at least several years at a time, and it never had been ruined; it always came up smiling for a change of government in due course.

But at the present moment there are three parties contending for the job of ruling the country, not to mention a lot of lesser groups which call themselves parties but do not expect to govern it by themselves alone. And one of these three parties has never governed it before, and wants to govern it on an entirely different set of principles from any that it has been governed on before, and proclaims quite as loudly as usual that if the country is not governed by itself, and on those principles, it will certainly be ruined. And the other parties are proclaiming just as loudly that if it *is* governed by this new party and on these new principles it will certainly be ruined.

You Can't Ruin Canada

And because the party and the principles are new, and nobody can point to a time when the country was actually governed by that party and on those principles, and thus prove that the country can't be ruined even by such government, there is a disposition to be worried and apprehensive, and to think that this time perhaps the country really may be ruined after all. And strangely enough, once we admit to ourselves that Canada could perhaps be ruined under one party, we begin to feel that perhaps if it could be ruined under that party it could just as easily be ruined under another one, and to wonder whether there is any way by which we can certainly avoid its being ruined anyhow.

So this week I propose to address myself to my fellow-Canadians, and say to them: Fellow-Canadians, do you really and honestly believe that this country of ours, with half a continent at the disposal of eleven million people, with institutions so democratic that any party or association of parties which is going to govern it must have at least the passive consent of over half the population, with such brains and organizing power and energy and discipline and thrift that it has done its full share in defeating in war the most powerful enemy that freedom has ever had to face—do you really believe that this country can be ruined, or even badly damaged, by any government that its people will put in power and keep in power? Because if you do, you have a lot less faith in it than I have.

It is true, fellow-Canadians, that our present parties differ very violently among themselves as to the principles on which the government should be carried on. They always have; whatever parties there were have always differed very violently as to the principles on which the government should be carried on; if they didn't they wouldn't be parties. I am not at all sure that the near-free-traders and the very-high-tariffites of my early days were not just as loud in proclaiming that a very high tariff or near-free trade respectively would ruin the country as the free-enterprisers and the state-enterprisers of today are in proclaiming that it will be ruined by the wrong kind of enterprise.

But as I have said, nobody believed this about the tariff, because we had had both low tariffs and high tariffs, and neither of them had done the country any real permanent damage. The high tariff had not done enough harm to prevent the high tariffites from going on sounding the praises of a high tariff; and the low tariff had not done enough harm to keep the low tariffites quiet about the merits of a low tariff. I have no doubt that an extreme low tariff, something like absolute free trade, might have done us some harm, and that an all-round prohibitive high tariff might have done the same thing; but we never had either of them, we merely had people at the extreme wing of the respective parties who talked as if they would like these things. And I fancy that the country would have survived either of them if we had.

And today I similarly do not believe that either the amount of state enterprise that we shall ever get in this country in the next twenty-five years will ruin it, or that the amount of free enterprise that we shall manage to maintain will do the same. If the people of Canada decide that they want a very large amount of state enterprise—which seems to me improbable—I shall be disappointed, but I shall not be heartbroken. I shall not emigrate—unless they want state enterprise in the newspaper and magazine business, in which case I might, as I do not like the idea of editing a periodical for a government department. (Incidentally, as long as Canadians are free to emigrate I do not see how any government can adopt a fundamentally autocratic policy unless the United States does the same thing; we shall know that democracy is in danger when our government, in addition to preventing anybody else from coming in, begins to prevent Canadians from getting out!) And if the people of Canada decide that they want to leave quite a lot of scope for private enterprise I shall be glad, but I shall not feel that all the problems of the age are thereby settled and there is nothing else to worry about.

Taxes to Stay High

It is quite obvious that even in the most capitalistic of countries we are in for an era in which the ability of the individual to receive income from a great accumulation of capital and to transmit the capital through a series of inheritance transfers will practically disappear. There will be no great diminution of the present graduated income taxation, which now takes about $50,000 to $52,500 out of what used to be considered the moderate income of $70,000. There will be no great diminution of the succession duties. Where relief will occur first—because it is badly needed if the profit incentive is to continue to operate—is in the corporation income tax, and this will confer little benefit on the really rich, because whatever additional dividends they secure as a result of their company paying 15 per cent less to the government will themselves be taxed from 60 to 98 per cent in their personal income tax. (An addition to dividends, to a single man already receiving $100,000 a year, carries 9 per cent normal tax, 85 per cent graduated tax, and 4 per cent investment surtax.)

The effects of these terrific changes have up to now been obscured from public observation, because the very rich have not changed their habits to anything like the extent to which they have lost their income. They are, to an extent far beyond what the mass of the people believe, living upon their capital, for the double reason that their expenditures are to a considerable degree uncontrollable, and that the capital which they consume would largely pass to the state at their death anyhow, so they can console themselves that they are living to some extent on the inheritance taxes.

But even when the full effects of the tax drive against large fortunes are visible, I can see no reason why they should seriously interfere with the process of providing capital by individual saving. True, it takes a lot of small individual savers to provide as much capital as a man with ten million dollars. But in actual fact very few men with ten million dollars ever *saved* that amount out of their legitimate incomes; they got it either by managing other people's capital (usually at the point of original and most risky investment, when the people who can persuade others to put up the real capital can corral an immense share of the equity in the form of bonus stock), or by taking a chance and winning, as in mining exploration or the trying out of a new invention or design or advertising slogan.

Men Will Still Work

Men will continue to scheme for these bonuses and to take these chances in spite of the knowledge that their income and legacies will be ferociously taxed; they will continue, because the control of a massive capital means power and prestige even if not so much income. And even if they didn't continue, I suspect that these things are not indispensable to the processes of free enterprise.

Let us not forget that what Mr. Ilsley has done in the last four years, if proclaimed in advance as a policy by Mr. Woodsworth, would have been denounced as the death knell of the free enterprise system. It has not been its death knell at all; it has probably improved and strengthened it. (Mr. Lloyd George, of course, doing the same things under rather less compulsion, *was* denounced as sounding the death knell etc., just as Mr. Roosevelt has been, and continues to be in spite of the compulsions provided by Pearl Harbor.)

Free enterprise is very tough. It can probably be destroyed by prohibiting it; I am reminded that the liquor traffic was not destroyed by prohibiting it, but then the Prohibitionists did not go so far as the enemies of free enterprise in Russia, and failed to shoot the practitioners of free enterprise in alcohol! I do not think we are going to have a government in Canada which will prohibit free enterprise and shoot those who try to carry it on underground. So I think free enterprise will survive, and probably flourish.

J. S. VANDERPLOEG, General Manager of Anaconda American Brass Limited, and Vice-President of Canada Strip Mill Limited, a Crown company, with branches at New Toronto and Montreal, producing brass sheet and rod for munitions. Mr. Vanderploeg came to Canada in 1922 when the American Brass Company purchased Brown's Copper & Brass Rolling Mills, New Toronto, which was re-incorporated as Anaconda American Brass Limited.

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Casey Coldwell: the Story of a Brave Canadian Engineer

From the Winnipeg Free Press

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The story of a brave electioneer.
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Handed him a book at the station door.
He mounted to the cabin with soft soap in his hand
To take the C.C.F. to that promised land.

Chorus:

Casey Coldwell, mounted to the cabin.
Casey Coldwell, soft soap in his hand.
Casey Coldwell, mounted to the cabin,
To take the C.C.F. to the promised land.

He looked at the book, and the book was in Greek.
He sprayed his tonsils and started to speak.
Said: "Competition comes from deep perdition
But to get railway votes, boys, I'm for competition."
He looked round the country and the vote was low,
Said: "Amalgamation ain't liked, I'd better go slow.
Should I drive this engine till she leaves the track?
If we went to the country we'd never come back."

Chorus:

Casey Coldwell, hated competition.
Casey Coldwell, soft soap in his hand.
Casey Coldwell, swallowed competition,
To take the C.C.F. to the promised land.

Casey said as the steam rose high,
"There's some more theories I'd like to try."
The voters asked, "What can they be?"
"Just elect us to office and then you'll see."
Casey Coldwell pulled the throttle full out,
Honeyed words he began to spout,
Said: "Competition is Socialist sedition
But to get railway votes, boys, I'm for competition."

Chorus:

Casey Coldwell, hated competition.
Railway votes, competition's grand.
Casey Coldwell, swallowed competition,
To take the C.C.F. to the promised land.

As Casey came within two months of the poll
The Regina locomotive was out of control.
Turned to the passengers and he said:
"We're bound for glory but the Manifesto's dead."
The passengers started to grouse and complain,
Each one had a ticket on a different train.
Said Casey Coldwell, "boys you'd better jump,
"There's too many theories and they're a-going to bump.

Chorus:

Casey Coldwell, no amalgamation.
Casey Coldwell, amalgamation's fine.
If you don't like that, try another libation,
'Cause we've plenty of platforms on the Socialist Line.

As Casey pulled up that election hill
The Winches and Lewises were feelin' ill.
They feared by the rattle and the engine's screams
That they'd soon see the end of their socialist dreams.
Coldwell said as he hit the dust
"The amalgamation policy's a total bust.
But I want to tell you voters before you leave
I got more and better slogans up my sleeve."

Chorus:

Casey Coldwell, mounted to the cabin.
Casey Coldwell, the orders are mine.
Casey Coldwell, mounted to the cabin,
And switched his enginc off the Socialist line.

Mrs. C.C.F. was a-sobbin' and a-sighin',
Just received news that Socialism's dyin'.
Turned to the children, said "Hush your cryin'
Your Pa missed the signals but he kept on tryin'."

These soldiers of the Royal Regiment of Canada, whose home city is Toronto, took part as guest artists in 'Johnny Canuck's Revue', a popular weekly BBC broadcast given by members of the Canadian Forces.

Fifth on the Continent

★

SATURDAY NIGHT carries nearly 3 times as much advertising as does any other national periodical of general appeal in the Dominion. It is one of only five periodicals of this character on the entire continent carrying over one million lines of advertising. These periodicals are Life, Saturday Evening Post, Time, Colliers Weekly and Saturday Night.

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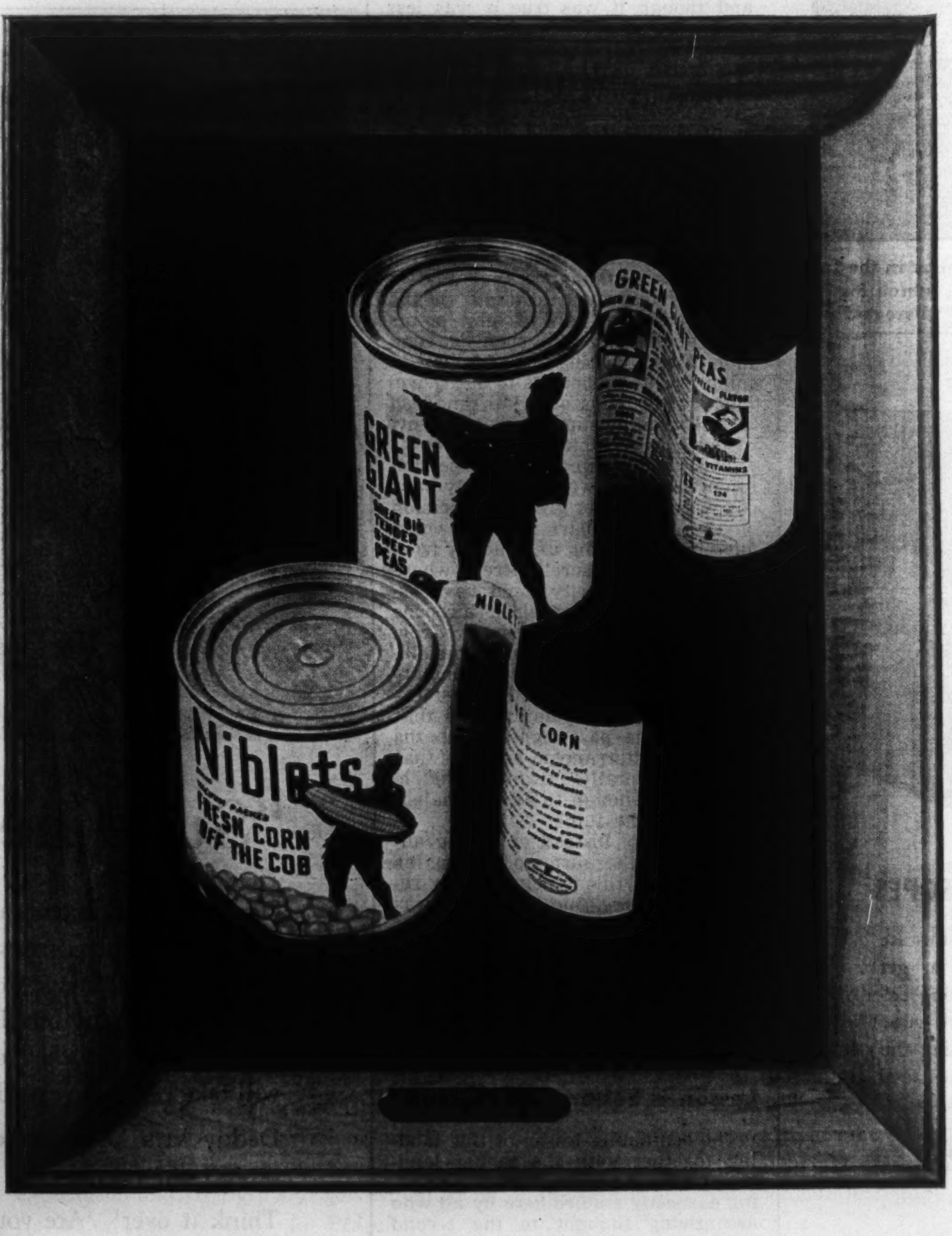

THESE are days of war, and there are ration stamps. With food limited, there might be the temptation to lower the sights of quality in order to raise the level of quantity.

The master of a good label can never do that.

Only a producer of a fine can of food knows the thrill that never grows old—walking into a store and seeing his trade-mark, his name, his cans, his foods on the shelf, for all the world to see, to recognize, to want.

His labels are his babies—nobody else's children can be like them. His labels, too, are his gauntlet, thrown down to trade, to public, to everybody with this tacit question—"Can you match it in quality? Can you surpass it in popularity?"

There is more than just "a promise to pay" behind an honest label.

Such simple strips of paper to a manufacturer are what the hallmark is to a silversmith; what the name signed to the canvas is to an artist.

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Here's how we feel about the labels that bear the Green Giant:

It is a more beautiful picture to us than a Rembrandt.

It is as important a piece of paper in our business history as the Magna Charta was in England's.

It represents as much responsibility to us as the oath of office must to a Supreme Court Justice.

It rallies our folks to its standard as surely as a flag.

It stands for us and our business.

It is our "Green Giant" kind of corn and peas.

Our label is us.

FINE FOODS OF CANADA LIMITED, TECUMSEH, ONTARIO

Packers of Green Giant Brand Peas and Niblets Brand Whole Kernel Corn

THE HITLER WAR

Nettuno Has Given a Forceful Lesson to Invasion Leaders

By WILLSON WOODSIDE

London, by cable.

I HAVE had several disappointments in planning a trip to Britain during the war but now that I have made it at last I have the gratification that it couldn't have come at a more significant moment. War developments during the past week bear me out, and it is scarcely a secret that the Allies hope to strike the finishing blow from this island.

It has always loomed as a possibility that with the long discussions and delays in the elaborate preparations for the second front it might be left behind by developments elsewhere and become a mere mopping up expedition. Inextricably mingled with the eagerness for action and vast preparations for invasion, along with the desire to strike a decisive blow in revenge for the defeat of 1940, there appears to be a willingness to let the bombing offensive do as much as possible before we move.

In this situation the critical position of our new bridge-head at Nettuno provided a violent corrective to those who had been coming to think that the enemy was nearing the end of his rope, and that our great material and air superiority guaranteed the success of any landing that we might make in Western Europe. The Nettuno experience shows once again the great hopes that the enemy entertains and the great efforts he will make to throw our landings back into the sea.

KEEP OFF THE SKYLINE!

"Keep your head down" was a lesson learned by most troops in the last war and it seems to have its modern version in this sign, which British signallers out on line maintenance in Italy are not disregarding.

Lack of Boldness

As quite a number of military correspondents in the Sunday papers here have remarked, Nettuno shows the lack of flexibility and boldness of conception of our military leadership. For on this occasion planning and deception had given us a complete surprise over the enemy and no opposition had been met in landing. The navy had set the troops ashore promptly, the weather having been favorable for the first two days, and though it was true it was less favorable for the next three days no important opposition was met until the fourth day. All the while, the pounding which our bombers had given the Rome airfields and the cover of our fighters had given us air supremacy over the area.

As Captain Russell Grenfell says in the *Sunday Times*, half of the value of this landing was in its surprise with the unsettling psychological effect it was bound to have on the German commanders. Surely we should have flung caution to the winds and sped out to seize points commanding all the enemy's communications, acting as guerillas to intensify his anxiety as to our movements while using our vital time lead to dislocate his supply arrangements as much as possible.

This would have meant dispersion of our force but would probably have compelled equal or greater dispersion on the enemy's part. It also would have meant cutting units adrift from the sea base but surely here is where great air superiority could have asserted itself and provided airborne supplies and reinforcements. Grenfell says that the immense possibilities conferred on us by the amphibious monopoly call for the most expert possible manipulation, and that events of the past eighteen months in the Mediterranean suggest that the "continentally" trained mind is not flexible enough to exploit the advantage to the full.

At Nettuno, instead of taking advantage of the surprise landing as outlined, and this is being widely remarked on here, our conception was inherently defensive: building up of a restricted but solid bridge-head ready for a stand against expected enemy counter-attacks. This was to be followed by a methodical if unspectacular advance towards the intended objective.

Lesson is Sobering

The continuing lesson of this landing together with the earlier landings in Sicily and at Salerno are being earnestly studied here by all who are giving thought to the second front as providing the only experience that we yet have to go on. The effect, as stated, is sobering, though it is immediately emphasized that we shall have far greater air and naval forces at our disposal for the assault from this base. Still, an unopposed landing is highly unlikely in this theatre and our air superiority in Italy hasn't prevented the concentration of enemy forces.

The conclusion to be drawn from all this might be to give the strategic bombing program more time. The implacable night blows of the RAF-RCAF and the ever-increasing weight of the American daylight attack must be breeding a spirit of defeatism in Germany which eventually will prepare it for capitulation. There are, however, political and psychological as well as military factors to consider. Much as we praise

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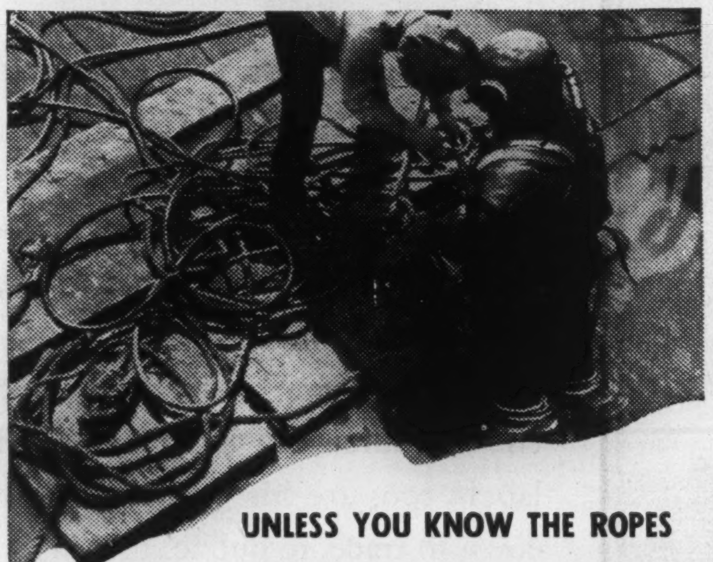

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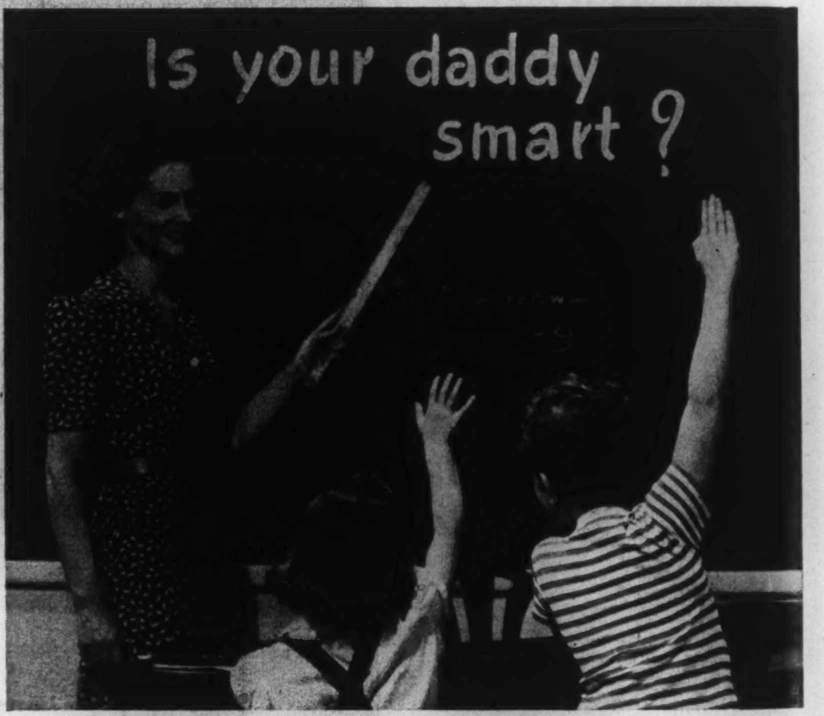

"Sure he is!"

Our house and contents are covered by Fire Insurance . . . and Daddy carries Burglary, Public Liability and Property Damage Coverage. If our house burns to the ground, a burglar steals our valuables, or someone gets knocked down by our car, insurance will take care of everything.

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and cheer Soviet military triumphs we must realize that hope for a balanced Europe depends on boosting our prestige proportionately by striking a finishing blow at Germany.

Though perhaps illusory, I keep thinking of a Europe something like that of 1939. Those two most astute political thinkers Smuts and Stalin appear to contemplate the passing of Europe as we have known it. Smuts, virtually writing off France as an important factor in the future, invited the small democracies on the northern and western fringe of Europe to join the British Commonwealth. Stalin's latest move in proclaiming the decentralization of the Soviet Republics, in some respects the establishment of a "Commonwealth", is considered here as having been at least hastened if not motivated by Smuts' proposal.

Around Russia's Skirts

One observer interprets the move as "not only intended to facilitate the absorption of the Baltic States etc. but, much more than this, to ease the way for alignment of Czechoslovakia, Poland and possibly parts of Germany with the Soviet Union. It is clear to anyone not wilfully blind that the continued separate sovereign existence of the small and medium-sized European states has become problematical. What then is strange in a Russian plan to forestall the emergence of a United Europe at her side, but under other control, by the collection of as much as possible of Europe around her own skirts?" This observer, while discarding unreservedly the idea that Russia will attempt to press this program by military conquests, sees her proceeding with a realistic, fearless and purposeful policy, backed by the glamor of military victories, the appeal of a proven economic system, the unfailing support of Communist parties in every country, and the further appeal of the newly evoked Pan-Slavism. It now has in its new constitutional structure a basic system into which other states can, if they wish, be fitted.

It would seem to me that the only hope of preserving European entity and peculiar values would be the strong sponsorship by the United States of some form of federalized United Europe. I hardly need add that I strongly believe that Europe is worth preserving and that it is often forgotten that it was the fountain-head of our whole christian, individualistic civilization.

I don't think that our Canadian boys, officers and men, have this in mind when they discuss with me their plans for when they get out of the army. Nevertheless they have exactly the same intention of getting out of mass mechanistic society and back to individual life as free as possible from bureaucracy. Their minds are fixed on this but they don't seem to have developed much of an idea as to what party they will support or what policies the parties are putting forward.

The fact is that they feel cut off from Canadian life after their years in exile over here, and they haven't understood the manoeuvres and developments which have been so closely followed at home. The McNaughton question of course comes much closer to them. I had the impression on arrival that it had quietened down but it has been strongly revived by the General's statement on his arrival in Canada. In general our boys warmly support "Andy", though their original fervor may have paled somewhat in the long years of waiting. They are not so categorical on the robustness of his health, however, and credit his displacement more to temperamental conflict with another personality, of which one can hear many illuminating accounts.

Busy Week

I would like to be able to recount in detail the events of my week with the Canadian forces, a visit that has so long been desired. It included a day with the famous Wolf Red Indian Fighter Squadrons, another with a medium artillery regiment which was equipped with 5.5 inch guns newly taken off the secret list, still another at a great Ordnance base workshop, one of our finest achievements here, and finally one with the navy. In between I had valuable opportunities to talk with the highest and most experienced army and air force leaders.

So, without mentioning the luncheons and dinners tendered by our people and the British, it can be seen that our program has been full. On top of everything it has piled a full flood of impressions of changes in a Britain which I had last seen the week before war began, impressions which however you have already had from many other visitors.

This flier of the Air Transport Command is having a drink of sea water, but only after the deadly salt has been removed by the new chemical water-purifying process approved by the navy for life-raft use. Briquets, the size of a small candy bar, are dropped into this plastic bag filled with sea water. The chemical absorbs the dissolved salts in twenty minutes, permitting them to be filtered out as the flier sucks the water through a plastic tube.

More Widely Quoted

SATURDAY NIGHT is quoted or referred to by editors and newspapers and other periodicals in Canada on more occasions per issue than is any daily newspaper or any periodical of general appeal in Canada.

What shall we do with VICTORY?

Unconditional Surrender

We are going to win this war. No one doubts that. The road may be hard still, and long still, but it can lead to only one goal. One of these days we shall wake to find that the last shot has been fired . . . the last war cloud has been swept from the sky . . . Victory will be here, shining like a sunrise. Victory, with all its possibilities—all its opportunities and all its problems! Has anyone thought what we shall do with it?

For Victory is not an end but a beginning. It is a doorway through which millions of us will come crowding eagerly into a new and bright but uncertain world. Millions of us . . . pressing back from our war jobs . . . men and women from the fighting services, men and women from the arms plants. Has anyone thought what we shall do? Has anyone thought how our enthusiasm and strength and goodwill shall be turned to good account — for Peace?

Goodness knows there will be plenty that will *need* doing. There will be tens of thousands of new homes to be built in our cities and townships and hamlets and on our farms. There will be equipment and furnishings needed to outfit these homes. There will be thousands of miles of new roads to lay down — thousands of miles of old roads to improve and light. There will be bridges to throw across our rivers and ravines . . . railroads to modernize and electrify and provide with new rolling stock . . . a great programme of rural electrification to carry out — to lighten the lives of farming folk. Factories, offices, stores, will need new machines, new elevators, new lighting installations. Recreational and entertainment centres will be required — new ball parks, theatres, sports arenas, swimming pools. Enlarged universities, schools, libraries, hospitals and civic centres — Canada will need many such, and their planning, building, equipment and operation can find employment for tens of thousands of us.

We need not wonder what we *can* do with Victory. *But we should be wondering now, how we shall do it!* We should be wondering what part we each can play in winning the coming peace. Those of us who are home-makers should be wondering what we shall do about our post-war dwellings. Those of us who are industrialists should be wondering what we shall do about the modernization of our plants. Those of us who market and merchandise, should be wondering how we can better our shops and stores and warehouses. Those of us who have the gift for civic leadership should be wondering about the housing needs, the cultural and recreational needs of our communities. For this country of ours is heading for peace. And peace, make no mistake about it, will demand just as mighty an all-out effort from us as war. That is why, while there must not be the slightest relaxation of our all-out efforts to win the war — we must plan for the post-war future and we must start planning today!

Many governmental, municipal and industrial groups already are active upon such planning. Many individuals are planning. But more planning is needed; more is possible. For, by planning today, we prepare ready-made markets for the post-war tomorrow — markets which will absorb our fullest productive effort and thus create full and gainful employment for everyone.

CANADIAN GENERAL ELECTRIC CO. LIMITED

BRITISH NEWS-LETTER

Churchill Stand on Brighton By-Election is "Improper"

By COMMANDER STEPHEN KING-HALL, M.P.

(Cabled from England as part of the London News-Letter and published by special arrangement. Copyright.)

MR. TEELING has been adopted at Brighton and Hove as the official Conservative candidate in the forthcoming by-election. The local Labor Party is abiding by the political truce, and as the seat has been held by the Conservative it looked as if Teeling would be returned unopposed.

Some of the Brighton and Hove electorate, amongst whom Mr. Dutton Briant was conspicuous, took exception to the assumption of the local Conservative party that the nomination of Teeling was tantamount to election. Briant, a barrister and a well-known man in the district and brother of the Mayor of Brighton, decided to present himself to the electorate as an alternative to Teeling, announced that he proposed to stand as an independent Conservative and "if elected I pledge my whole-hearted support to Mr. Churchill and the Government in the task of winning the war in the shortest possible time."

At this stage in the proceedings Mr. Churchill sent a letter to Teeling in which the Prime Minister, referring to the Independent candidate, said: "I am sure the electors of Brighton and Hove will not be taken in by this attempted swindle."

I regard this as a wholly improper observation on the part of the Prime Minister and can only hope that under pressure of public business his name had been attached to a message of the contents of which he was not fully aware. If we are wrong in this assumption and if the Prime Minister really thinks it is a swindle ("cheat, fraud, imposition": Oxford Dictionary) for a man to present himself to the electorate without the blessing of party machines, we suggest that the Prime Minister had better think again.

Mr. Churchill is a very great man, but there are some things in our public life which are greater than he is, and one of them is the right of the electorate to choose their own representatives without being told by our national leader that it is a swindle if a man offers himself for election without the blessing of the party machine.

Mr. Churchill should remember that he himself is a conspicuous example of a man who defied the party machine and that he would not be where he is today if he had not had the courage to do this. This episode also illustrates the impudence and effrontery of these party machines, which seem to regard the electorate as a clumsy collection of brainless nitwits whose chief purpose is to endorse the decisions made by cliques of party managers.

Farm Prices

Last week Mr. Hudson, Minister of Agriculture, satisfied eighty-five per cent of the crowded House of Commons that leaders of the National Farmers Union had known for a long time exactly what was meant by the famous pledge which the government gave in 1940 about farm prices and costs. At the same time he admitted that the average farmer (if there were such a person but there isn't) misunderstood the pledge. For this state of misapprehension the Minister accepted joint blame with the leaders of the N.F.U. In the circumstances, this was generous.

By far the most important part in the Minister's speech was the peroration, and since this received little attention in the press, we shall quote it in full.

"There is one great danger in the way of securing a satisfactory postwar policy for agriculture, and as a responsible Minister I should not be doing my job unless I stated it publicly, even at this time of disagreement about prices. If prices and wages are to go on chasing each other upwards, it is bound to result in disaster for agriculture, for both the farmers and workers, in view of the difficult adjustments which will have to be made when we come to switch over from war to peace. The gap between our prices and the prices received by the overseas farmers is wider today than it was pre-war. Our prices were necessarily high. We could not avoid that because we had to call into existence marginal production to meet the demand, but it would be folly on our part to ignore that disparity. If after the war there were too wide a gap between our prices and the prices of imported food, any Government in power, any Parliament elected by the public as a whole, however much they wanted, however genuine they were in their desire to see a permanent, prosperous, healthy agriculture established in this country, would, in the circumstances in which we are likely to be faced after the war, be unable to afford to bridge the gap. "It is, therefore, in my opinion, the duty of all leaders of agricultural opinion to discourage, even at the cost of unpopularity, the inflated views, which in this case mean inflationary views, about prices and wages. We must also take all steps in our power to increase and to go on increasing our efficiency. We have made great strides during the war, but there is still a great deal more to be done. That is the only way we can produce the food the nation requires at reasonable prices, while at the same time providing a fair return to the farmers and workers alike. It is, I believe, the only sure foundation for the permanent well-being of agriculture."

In other words, it is neither possible nor desirable that British farmers should suppose that they can base their economic existence, in a country which depends so largely upon its exports for its standard of living, on being isolated from the world price level.

Social Centres Wanted

We recently had an astonishing number of letters on the subject of how we can contrive to harness the spirit of communal service and *esprit de corps* of wartime bodies, like the Home Guards and Civil Defence Services, to some worthwhile undertaking when victory is won. There is no doubt that a great many people in all walks of life in every corner of Britain are deeply concerned about this question. We wonder if the same question is being asked in Canada and the United States. Few want to go on doing military drill, manoeuvres, sleeping in wardens' posts, when the need for such activity is past, but all our correspondents were anxious that voluntary service should play a larger part in postwar Britain.

Many bodies in existence before 1939, like the Boy Scouts and the Y.M.C.A., seem to have very definite ideas about the openings for useful service. Much more can certainly be done in their respective fields than the numbers of helpers available permitted in the past, but useful and necessary as efforts of such a character undoubtedly are, there is a widespread demand for something with more universal appeal, for some service or organization which would combine fellowship with physical and intellectual activities on a community basis, and above all would contribute to a higher standard of democratic citizenship.

The suggestion most frequently made (it was repeated in literally scores of letters) was for the development of community centres throughout Britain. These centres would be established, not only in towns, but at selected points throughout the country, and would be the focal point of the social, intellectual, and possibly the sports life of every community.

The civic centre envisaged by many would aim at becoming a sort of community club, providing such facilities as are required to meet the needs of the particular area. Among such facilities might be reading-rooms, library, restaurant, swimming bath, and accommodation for varied games, with a theatre for lectures or dramatic or musical presentations, either by visiting artists or local talent. The centre might provide a home for the different local organizations willing to co-operate in the enterprise, like the Boy Scouts, Workers' Educational Association, Little Theatre groups, etc.

Every writer who suggested something along this line was most insistent that education and training for better citizenship be given a high place in the work of the civic centre. Much that we learned in wartime about organizing popular lecture and discussion groups could be applied with good effect in the centre. There might be lectures and discussions on general subjects of political and economic interest, such as the issues in local municipal elections, what is happening in Parliament, how the country is governed, relations between the United States, Britain, Russia, etc.

Civic centres along such lines could have a profound influence on the future of the country and could contribute greatly towards a fuller realization of political and social democracy.

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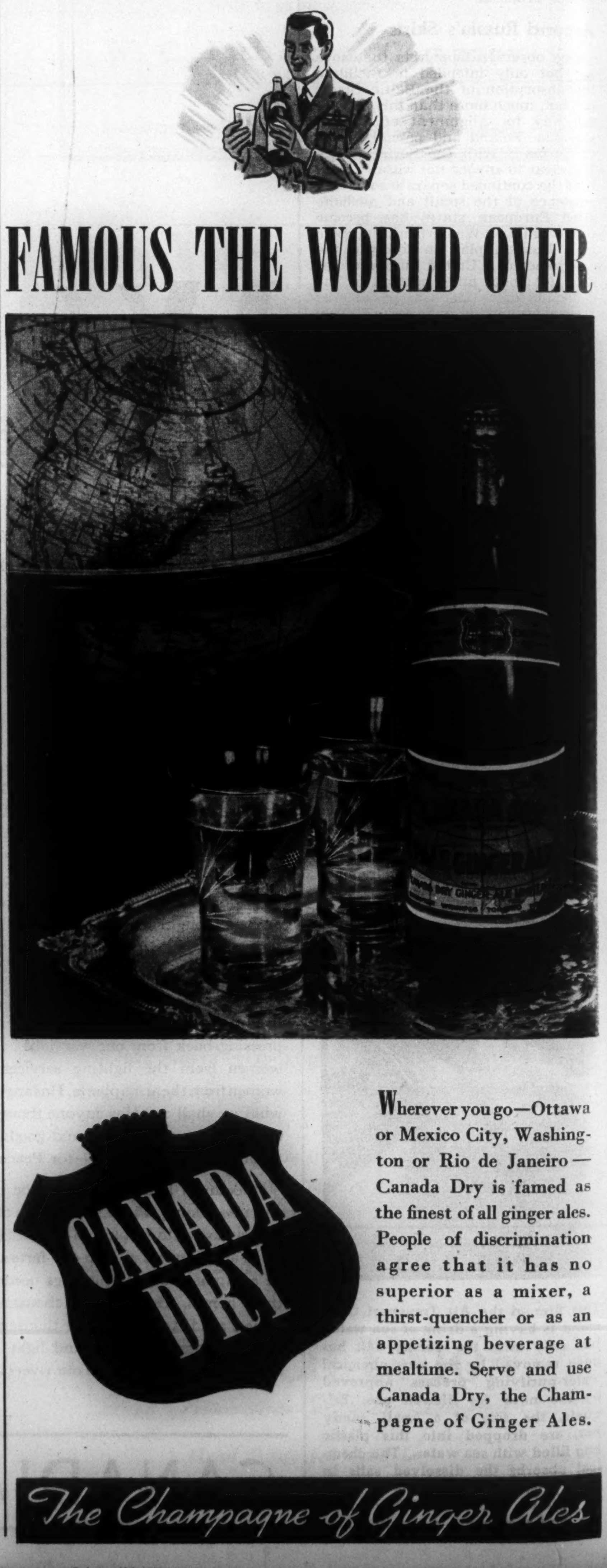
FAMOUS THE WORLD OVER

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The Champagne of Ginger Ales

Soviet Change is Step in Long-Range Plan

By J. ANDERS

The political reorganization of the Soviet Union has two sets of reasons. The one set explains why the change is being made at all; the other, why it is being made now.

The change is the result of a long-planned policy. It is not the end of this policy, but a monumental step towards the end.

This step is taken now under the influence of the same trend that is bringing the discussion of the same topic to the fore in the British Commonwealth.

THE strength and prestige of the Soviet Union is great. It has been built up over many years according to a plan. This plan comprises not merely the Soviet Union's economic activity but every other sphere of its social activity. Each step that was taken in the pursuance of this plan followed logically and necessarily from the preceding step. Thus, the outside observer, who took his task seriously, could always foresee what would happen next, without being able, of course, to say precisely when it would happen.

Less careful observers looked upon each step as something entirely unforeseen, and consequently were baffled whenever something happened in the Soviet Union. But nothing happens there that is baffling to anyone who takes the trouble of studying the Russian way of thinking, that is, the way of thinking of the revolutionary-socialist regime of the Soviet Union.

A case in point is the recently announced political reorganization of the entire Soviet structure. Most observers are asking the question, *why* this reorganization is being undertaken. The answer to this question is quite clear. The only thing that concerns us in Canada—and people in all other countries outside the Soviet Union—is why it is being undertaken *now*. But as the question of why it is being undertaken at all is causing wide-spread confusion and unfounded speculation, let us first answer this question in accordance with the long-term Soviet plan that applies to this subject.

According to Plan

Mr. Molotov said in his speech of February 1, in which he announced the change: "This transformation signifies great expansion of the activities of the union republics, which has become possible as a result of their political, economic, and cultural growth, or, in other words, as a result of their *national* development." (Italics inserted).

The political change, then, is the formal acknowledgment of a change in content; and the content that has changed is the national strength of the union republics. This strength has increased, not haphazardly and out of the blue, but under the working of a carefully laid plan. Far from giving concern to the Central Soviet Government (as many observers believe), the increase in the national strength of the union republics is the cherished result of long endeavors.

The pertinent plan is based on the philosophy originated by Karl Marx, further developed by Lenin, and perfected by Stalin who has published extensive theoretical and political writings on this subject. Stalin defined a nation as follows (in 1912): "A nation is a historically evolved, stable community of language, territory, economic life, and psychological make-up manifested in a community of culture."

This definition was incorporated by Stalin himself in a practical plan on which he reported to the Sixteenth Congress of the Communist Party of the Soviet Union in June 1930 as follows: "The dictatorship of the proletariat and the building up of socialism in the Soviet Union is the period of the flowering of the national cultures, which, while intrinsically socialist, are national in form. . . The national cultures must be given the opportunity to develop and unfold, to show their own efficiency, in order so to provide for their fusion into a common culture with a common language." It is easy to see that the present political reorganization of the Soviet Union is a step in the carrying out of this plan.

There are three reasons why this step is being taken just now. The second of these reasons grows out of the first. The first reason obviously is that the "flowering of the national cultures" has reached a stage where far-going national autonomy can be granted without there existing the danger of secession from the Soviet Union; this danger existed in the early years of the Soviet Union through the promotion of counter-revolution by reactionary elements of the Tsarist time. Thus the present step indicates also the complete consolidation of the Soviet system. Not only have reactionary elements disappeared, but the benefits which the various Soviet nationalities have reaped from the Soviet system are so great that no nationality would dream of seceding even if there were propaganda to that effect.

Impetus of War

The second reason for undertaking the reorganization now is the impetus that the "flowering of the national cultures" has received from the present war. In this respect it is instructive to draw a parallel with events elsewhere. It is no accident that the Russian reorganization takes place at the same time when the same subject is widely discussed in the British Commonwealth of Nations. Here, too, the discussion is the result of the tremendous impetus that the war has imparted to the growth of national cultures. Canada, for instance, has made strides towards real nationhood of a magnitude that would not have been accomplished in decades without the war. True, these strides have not been made in accordance with a long-term plan, but they have been assisted by a very able governmental policy. To oppose this tendency is to fail to understand the logic of history.

Just as this development has led to an increased national autonomy of the component parts in the case of the Soviet Union, the corresponding trend could not lead in the opposite direction in the case of the British Commonwealth. This becomes quite clear if we look at the above definition of a nation, which is not confined to the Soviet Union though it was made by a Marxist.

Unlike the Soviet Union, the British Commonwealth is not a community of territory nor of economic life. The consequences of these two facts are strengthened by two other facts. The first of these facts is that the British Commonwealth adheres to the free-enterprise system of economic activity, and this system does not permit of the same degree of economic collaboration as the Soviet economic system. The other fact is this. The second most important part of the British Commonwealth, after India and apart from the motherland, is Canada; and Canada belongs, territorially speaking, to the second largest world community after the Soviet Union, namely, North America.

Now for the third reason why the Soviet Union is undertaking its political reorganization just at this time. This reason is more than all others agitating the minds of commentators. It is the question of what the Soviet Union intends to achieve, by choosing the present time, in respect of the conduct of the war and the settlement of the peace.

The Purpose

One point must be made first. The great achievement of the Soviet Union is due to the activities of great statesmen. Petty men could never have achieved these results. Therefore it leads off the track of common sense to look for petty reasons underlying their latest action (or any of their actions).

There can be no doubt that the Soviet leaders are calculating that their latest action will have a great appeal to some of the smaller European countries, especially those adjoining the Soviet Union. It is likely that some or other of these countries will join the Soviet Union in the course of time. However, in the Soviet view this presupposes a community of economic life; in other words, it presupposes the Soviet system of economic activity.

And this leads us to the last point. The Soviet leaders know better than anyone else that it is so unlikely as to be impossible that the Soviet economic system could be introduced anywhere in Europe immediately after this war. They have often said that they want to see liberal democracy re-established all over Europe. To doubt their words is not only to impute petty trickery to them, but it is also to fail to see that there can be no communism in Europe immediately after this war.

Thus, the political reorganization of the Soviet Union reveals itself as a monumental step in the long-range prosecution of a plan to the success of which so far the entire freedom-loving world owes unbounded gratitude.

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MUTUAL LIFE ENTERS 75th YEAR

Louis L. Lang, President, and W. H. Somerville, Vice-President and General Manager, Review Outstanding Progress at Annual Meeting

Mr. Louis L. Lang, President of The Mutual Life of Canada, when addressing the policyholders during the 74th Annual Meeting at Waterloo on February 3rd, pointed out that since its organization the Company has disbursed almost $300,000,000 to policyholders, and that over 35% of the new business issued during recent years had been purchased by existing policyholders. In 1943 the Company maintained its unbroken record of growth and entered its 75th year providing protection for more than 180,000 policyholders.

Mr. Lang spoke in high praise of Canada's war work, and of the armed services in particular. He pointed out that Canada's accomplishments and those of all democratic and freedom-loving peoples have, in times of peace and war, been based on the broad foundation of individual effort and free enterprise, and added:

"A yearning for the security of one's family moves men to exert themselves beyond the requirements of mere survival. Pride of work, pride in the superiority of their product, the doing of a better job than the other fellow, prestige of position—all these are aspirations that motivate men's actions. Initiative finds its expression in competition, and competition is possible only where there is a freedom of choice and action. Where men are denied freedom of choice and action initiative disappears, slowly, it may be, but surely, and gives way to inertia and inefficiency. When the opportunity for improving one's lot is narrowed men are apt to lose the interest in their work essential to progress."

Referring to governmental controls and restrictions, he stated it is desirable that they should be reduced to a minimum degree consistent with the national welfare, particularly in the post-war period.

The likely problem of finding post-war employment for almost half of our able-bodied population of working age will fall on the shoulders of private enterprises, said Mr. Lang, adding:

"There is not even a faint hope that the state can make work for all these citizens of ours, and if it could, this type of work is a most costly method of absorbing labour, and is not economically sound. Consequently, anyone who uses the talents God gave him to torpedo free enterprise is, in effect, without realizing it, talking himself out of a job."

Speaking particularly of the cost of life insurance Mr. Lang reviewed the history of The Mutual Life, and stated that the aim of the founders to provide life insurance protection at the lowest possible net cost consistent with absolute safety had been achieved.

He emphasized the fallacy of the argument that it is not necessary for a life insurance company to employ agents, stating that attempts have been made to do this, without any reasonable measure of success. Life insurance salesmanship today has reached the status of a profession, the degree of Chartered Life Underwriter being awarded to those who pass exacting examinations.

The administration of life insurance by government agencies rather than by individual companies, as at present, was discussed at length by Mr. Lang, who saw no benefits to the public from such a system and very great disadvantages. He pointed out that in a mutual company such as The Mutual Life, for instance, the only persons to be "bought out" under a government arrangement would be the policyholders, the owners of the Company's assets, composed of the obligations of private persons under mortgages, of private corporations under bonds, of municipalities, of the Province and of the Dominion. Mr. Lang added:

"The assumption by the government of the great reservoir of funds created by life insurance premiums would not only seriously disrupt the flow of normal investment funds so essential to the orderly and effective development of the nation's resources but would place within the reach of politicians funds which hitherto have been held as a trust for one purpose only, to satisfy a sacred obligation to widows and orphans and to those who have devoted the savings of their earning years to provide a comfortable old age."

Among other disadvantages cited by Mr. Lang was the fact that the safeguard now provided by the federal department of insurance would not exist if life insurance premiums become part of government income. He also emphasized the fact that the proper administration of life insurance requires the services of officials who have acquired a broad technical knowledge as a result of years of study and experience.

Mr. Lang closed his address with the observation that imperfections in an economic system do not necessarily mean that the system is wrong and that free institutions must be abolished, or that it would be wise for the government to take over operations in many fields. The principles which actuated the founders of The Mutual Life—a determination to take care of their own domestic responsibilities and be independent of paternalistic benevolence—is the thought that should be repeated throughout this country, said Mr. Lang, who added:

"I prefer to think that we in Canada choose to be free men, and that we will continue to do our building on this foundation."

GENERAL MANAGER'S ADDRESS

Mr. W. H. Somerville, General Manager, reported that Assurances in Force increased by $41,499,837 to a total of $680,026,296. New Business for the year, excluding Annuities and Revivals, amounted to $63,366,773. When commenting on the new insurance sold, and the terminations, Mr. Somerville said:

"The type of policy sold will largely determine the length of time it will remain on the Company's books. Persons buying life insurance do so to meet varying needs. . . . In view of the varying purposes which people have in buying insurance, many of the so-called terminations have fulfilled the insurance needs of the owners of those policies—in fact, many such terminations are involuntary, such as those caused by the death of the insured, by the maturity of endowment contracts, or by the expiry of Term insurance, taken at low cost for temporary protection.

"The needs of beneficiaries are frequently just as varied as those of the policyholders, after the original policy has served its purpose. . . . Many of the terminations shown in the Assurance Account merely record the transfer from one form of Contract to another."

With reference to the subject of lapsation, Mr. Somerville said:

"Every possible effort is made to avoid the lapsation of policies as, contrary to much prevailing opinion, lapsed policies are a financial loss to the Company, and often cause dissatisfaction. It is doubtful if our Company's lapse record is excelled on this continent, and this stands as a tribute to the fine quality of our field representation."

In view of recent comment on the effect which the use of more modern mortality tables would have on life insurance rates Mr. Somerville pointed out that the Company is using tables which reflect modern experience.

He pointed out further that practically all of the ordinary insurance sold by The Mutual Life is participating and any savings resulting from a mortality experience which is more favourable than that assumed in calculating the premiums, is returned in the form of dividends, or premium refunds, to those policies which produce the savings.

Of special interest is Mr. Somerville's explanation of the nature of life insurance reserves:

"In Banking, Rest, or Reserve, is regarded as consisting of the profits remaining undivided after payment of Dividends, or, in effect, as Surplus. In life insurance, the term 'Reserve' has an entirely different meaning. It is the amount of funds which with future premiums and accumulated interest, will enable the Company to meet all future obligations to policyholders. Accordingly, the amount of Reserve in our Statement is not a distributable sum, except to the extent it is drawn upon to meet claims."

Referring particularly to the progress of The Mutual Life in 1943, he stated that Surplus Funds at December 31st aggregated $12,038,702, an increase for the year of $792,657, after making provision for possible war mortality of $1,250,000.

Surplus Earnings for the Year were very satisfactory and amounted to $5,212,876.

During 1943 Assets increased by $15,491,656 to a total of $235,191,289.

Total holdings of Dominion Government and Dominion Guaranteed Bonds amounted to $102,609,651, or 35% of the total assets. The Company subscribed to a total of $29,000,000 of the two 1943 Victory Loans.

The aggregate market value of the Company's holdings of Bonds and Stocks exceeded by approximately $8,000,000 the value at which they are carried in the statement. Holdings of preferred and common stocks, which represent 3.80% of total assets, were decreased by $139,985. Mortgage Loans and Sale Agreements decreased by $2,262,072, borrowers under mortgages making substantial reductions in their indebtedness. Western farm Mortgage and Sale Agreement indebtedness has decreased about $2,000,000 between January 1, 1938, and January 1, 1944, or 20% of the amount owing at the beginning of the period. The Company has National Housing Act Loans of $5,612,039, with which the experience has been very satisfactory. Real Estate holdings other than Head Office totalled $1,826,644, this account having diminished rapidly during the past three years.

Loans to policyholders, secured by the cash values of policies in the Company, are lowest since 1929, and were reduced $2,077,968 in 1943.

The rate of interest earned on Invested Assets during 1943 was 4.56% as compared with 4.57% in the previous year. Mr. Somerville pointed out that the rate is better than might have been anticipated, having regard to the relatively low rate obtainable on new investments and the substantial reduction in mortgages, sale agreements and policy loans.

Mr. Somervile commended the Company's representatives in the field for the valuable service they have given in increasing the security which life insurance provides for Canadian homes, in enlarging the flow of money into channels which assist in preventing inflation, and in aiding the Government in the sale of Victory Bonds; and referred to the large number of representatives and other members of the Company's organization who are serving with the armed forces.

Supply Route to Russia Has its Base in Iran

By RAYMOND ARTHUR DAVIES

On his way to Russia for Saturday Night Mr. Davies sent this description of Iran, the one point in the world at present where British, American, Indian and Russian armies are working together.

Persian Gulf ports which formerly received one ship a month are now thriving, American railwaymen are driving the through freights and supply trains speeding our supplies to Russia, and the whole country has been organized into an incredibly efficient junction point on the Russian supply route.

Teheran

BY the accepted concept the world of 1944 is small. That is the aerial way of looking at it. But for your Russian correspondent the globe has proven itself big indeed. Only when one travels as I have done, 9,500 miles from Toronto to Teheran by ship and train, does one realize the extent of our embattled planet. Only then does one truly appreciate the enormity of the problem of supply lines and the tremendous victories that have been and are being scored in the delivery of aid from the factories and farms of Canada and the United States to the intermediate fronts and the heroically fighting people of the Union of Soviet Socialist Republics.

By fortunate accident of fate, your correspondent, during the past year has been at both ends of the Russian supply line. In June and July he visited the Alaska Highway and the Canadian Northwest including the airports servicing Soviet needs. This time, in Iran, he is able to report to you the magnificent and inspiring scene of the movement of hundreds of thousands of tons of Canadian and American supplies with unbelievable efficiency directly to the fighting fronts.

Iran can not help but be an inspiration to the careful and objective observer. This is the sole place in the world where British, American, Indian, and Russian armies work side by side. The division of work is exemplary. Presumably it has been achieved after some initial friction and difficulty. But now the Americans unload and transport the goods, the British guard the supply route, Iranians assist, Russians receive the supplies and put them to work against Hitlerites. The spirit of united accomplishment that prevails among the various army units in Iran is wonderful to behold. It is highest now following the historic conference of Churchill, Roosevelt and Stalin.

Comrades in Arms

This spirit reflects itself everywhere. For example, in the train from the Persian Gulf port at which I landed, to Teheran, I saw a group of British, American, Russian and Indian soldiers, all jammed in a compartment, trying to converse with one another. Apparently none knew the other's language. But with the aid of pidgin English, pidgin Russian, pidgin French, and especially with the aid of waving arms and profuse back-slapping, the men got along and as the volume of vodka in the bottle on the compartment table diminished the conversation became progressively more hearty. I listened awhile. The Americans were telling the Russians that "you koroshiye fighters" (you are good fighters); the Russians were congratulating the British on fighting in Italy; the British were saying that pretty soon they and the Russians would meet in Berlin and "will veshat Hitler." (Will hang Hitler.)

If such spirit becomes universal, what can impede the implementation of the lofty ideals of the Teheran conference?

It was no easy task to get to Iran. I had chosen the longer route—via the Atlantic, Mediterranean, Red Sea, Indian Ocean, Persian Gulf. About 1,800 miles still remain before me. Perhaps the balance of the journey will be more eventful.

The voyage across the Atlantic and other waters was quiet. Our Liberty, packed to gunwales with clothes, food, weapons and machines, left an East Coast port in company of more than 75 other ships heavily protected by more than a score of escort vessels and an aircraft carrier. At first the escorts were American. In the Mediterranean they were replaced by British, French and Greek war vessels.

Attacks were expected. But none materialized. There were reports of submarines in the Atlantic, but none approached. Nevertheless once or twice the sole passenger and the crew were advised to sleep in their clothes. Not one alarm was sounded during this portion of the journey. The sailors said: "God Bless the Fleet."

False Alarms

In the Mediterranean, there were a number of alarms. All turned out to be false. Tension mounted, however, as we approached Crete which we had to pass at a distance of only 175 miles, a mere bagatelle for bombing and torpedo planes. Everyone was assigned to battle stations, including your correspondent who volunteered for the job of a "stern watcher," that is to watch torpedo planes that might sneak up behind. But again, nothing happened. A cover of British night fighters coupled with a thick blanket of clouds on what would have otherwise been a full moon night effectively discouraged the enemy.

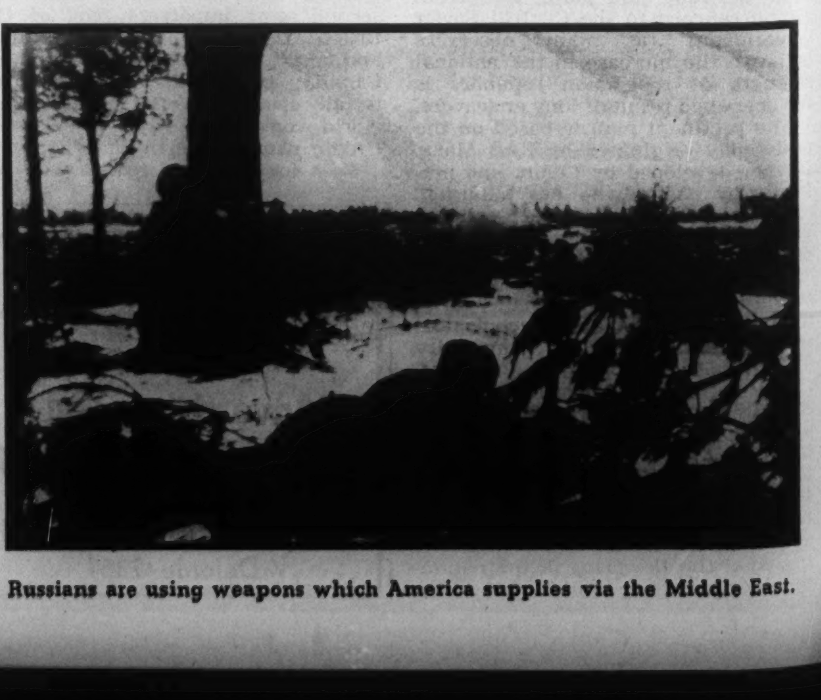
Past Crete the journey became a mere excursion in which the passenger could loll in the summer sun and acquire a tan against the anticipated Moscow cold and murk.

Thus all ships that left America with supplies reached their destination safely. The product of labor of many thousands of Canadian and American workingmen was intact. Another proof that the enemy has received such blows on the seas that he is no longer able to impede to any extent the movement of supplies in certain areas at least. It was not until we reached port that we heard that the Scharnhorst had been sunk thus adding another element of safety to the Murmansk run. Nothing else on the journey cheered the sailors quite as much as this announcement.

The Persian Gulf port at which we landed was the beginning of a new, exciting and rather unexpectedly well-organized world. Before the war this was the terminal of the Iranian Railway. There was a station and a warehouse or two. In peacetime one American ship a month and perhaps one or two other ships called here to unload a few tons of cargo and to take on small quantities of Persian produce—wool, dates, rugs.

Today this is a large and active port. American soldiers and civilian construction workers have built new docks and jetties and the capacity of unloading of cargo is many hundred per cent higher than even two years ago. In fact the number of ships discharged at this one port during 1943 has fed a goodly number of Red Army divisions and industrial plants.

Strangely, except for the heat, which in the summertime reaches 150 degrees and makes daylight



Russians are using weapons which America supplies via the Middle East.

work all but impossible, the surroundings of the port were remindful of some desolate muskeg scenes of northwestern Canada. Here everywhere is sand. There is not a tree, not even a bush. In our northwest, close to the Arctic Ocean, although there is some grassy growth, the predominance of rocks gives the same impression. Tuk Tuk, the port east of the mouth of the Mackenzie River on the Arctic Ocean, is much like this superheated Persian Gulf port.

This is only one of the half dozen ports which handle shipments for the Soviet Union. Everywhere work goes on around the clock. Assembly plants put together truck and airplane parts. Trucks are formed into convoys of 50 or 75, loaded with miscellaneous supplies and are run northward by British, American and Iranian drivers. Airplanes take off constantly, even though but a week earlier they might have been a crate of parts on some Liberty or other.

Rebuilt Railway

Of course the Iranian railway which more than sufficed to cover Iran's needs before the coming of this friendly invasion, has had to be improved. Tracks were ballasted better; sidings were built; new lines were constructed to link new ports, some of them constructed during 1943, with the north. Railway equipment from the United States, Australia and India was brought in. Railway workers came from the American lines and now they run the through freight and passenger trains, while Iranian crews handle yard and local haulage.

How many freight cars are handled daily by the railway is not divulged, of course, but during the 24-hour trip to Teheran, our train stopped every few miles to let empty freights roll by southward and often we passed heavily loaded freight trains waiting to resume their journey north. It is said that the road's efficiency compares well with that of any standard American or Canadian railway.

It is ironic that the railway has become so important to the allied cause. It had been built with the participation of the Germans, and prior to their unsuccessful coup in Iraq the Germans had seriously intended to use Iran as a springboard for the assault on India and as a link towards the juncture with Japan. So certain were they of their positions that in a number of towns, especially Ahwaz some 90 miles north of the Persian Gulf, they built wonderful modernistic structures, bank buildings, club rooms, residences. All of these have come in handy as headquarters for British and American troops, as canteens, as officers' and enlisted men's clubs, etc., etc. Someone told me jokingly that it was a pity the Germans didn't have a few more months; they would have finished some of their planned structures and then we could have had them also.

Wonder Route

The railway, around which all of this construction work was centered, is one of the wonders of the world. It runs through about 130 tunnels in less than 24 hours. In places the snowline on the imposing mountain peaks is below the tracks and often one can gaze at the top rather than the underneath of clouds. In the south the road begins among the temporarily and needlessly sleeping sands of the Gulf Coast. Irrigation could turn them into flourishing lands. Forty or fifty miles north bushes begin, huge flocks of sheep can be seen at pasture. Clay villages can be seen, the roofs of the houses joined so as to form one covering for the community. Thus people lived here three thousand years ago. Points of Biblical interest are passed; Daniel's tomb can be seen on a clear day. Then as the mountains are reached, farming begins, the ancient earth plowed by wooden tools drawn by timid little donkeys.

Near Teheran there is vegetation. Irrigation ditches pass murmuring sparkling water to the thirsty earth. But not till the capital is actually reached does one reach the 20th century world.

Teheran is the Paris of the Middle East. It is the Mecca of the American and the Britisher and the Russian officer and soldier. It has life and excitement. It is not for nothing that it became the meeting place of the Allies.

I was told in Ahwaz that so much American and British money is pouring into Iran that the level of life of thousands of people is rising perceptibly and will continue to rise. The young Shah Mohammed Riza Pahlevi is surrounded by capable advisers and is determined to utilize the hour to strengthen his land. Much remains to be done, of course. The problem must be faced that the Americans and the British and the Russians will soon leave. But it is a problem that can be faced and according to the decisions of the Teheran Conference the people of Iran will be helped. Meanwhile much ground work has been laid.

Somewhere in one of the famine areas of India these men at an R.A.F. station are going on short rations in order to share their food with these hungry women and children.

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Extracts from
44th Annual Report
Submitted 8th February, 1944

"Free Enterprise—which has been better called Competitive Services—has in the long history of the world alone brought adequate rewards for enterprise and thrift and has succeeded in raising the standard of living and making the lot of the people happier. Those who would abandon our present system have nothing new to offer but only the old, and provedly unworkable, socialization of industry and finance in the bureaucracy of government operation. As we are sure that their way would lead to disillusionment and misery, we are in duty bound to point out its fallacies wherever and whenever we can find opportunity to do so, and that not for selfish reasons, but for the good of Canada."
From the address of Robert P. Jellett, President

FINANCIAL STATEMENT
31st December, 1943

Revenue		$2,794,846
Charges	$2,127,379	
Profit		667,467
Taxes	263,773	
Net Profit		403,694
Dividends	320,000	
Pension Fund (Spec'l Pay't)	30,000	
Surplus		53,694

Liquid Resources	$17,624,615	Liabilities	$12,775,887
Other Resources	2,210,475	Capital and Surplus	7,059,203
	$19,835,090		$19,835,090

"We conceive it to be our first duty to safeguard, insofar as is humanly possible, the investments of our clients, many of whom are widows and children dependent on the assets of estates. Others serving their country overseas are relying on us to look after their affairs during their absence. The responsibility for watching over such lifetime savings and carrying out the wishes of those who have reposed their faith and confidence in us, is a sacred trust."
From the address of Ross Clarkson, General Manager

ASSETS UNDER ADMINISTRATION
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THE WEEK IN RADIO

Many Potential Squawks About New CBC National Network

BY FRANK CHAMBERLAIN

IT SEEMS that there is in the process of formation a new second national network. It will consist of 25 private radio stations and one government-owned station. It will give listeners to network programs the advantage of having a wider choice of programs. When the new network gets under way, around September 1, a listener will, say on a Saturday night, have a choice of listening to Foster Hewitt and the hockey program on one CBC network, maybe a symphony on the second network, or if he doesn't like either he might tune in the other local station that isn't tied into the national networks. If he is within the range of an American station, he has a fourth choice.

I wish I knew enough about radio to explain to the readers of this space just exactly what is involved in the setting up of a second network. When you ask why the private stations didn't set up a network of their own, you are told that the network facilities of Canada are available only to the CBC.

Private stations are forbidden to establish a network. If they're very good, two or three of them can sometimes hook up on a network of three or four stations. One angle is the exorbitant cost of lines between stations. A second angle, of course, is the fact that a private network would offer serious competition to the government-owned network, and the Radio Act has given the CBC pretty much of a leading hand in the business.

When a private radio station man passed on the word that this new CBC network will probably be one of the main subjects under discussion at Quebec City during the annual convention of the Canadian Association of Broadcasters, I tried to find out whether any "pressure" had been placed on private stations to join this national network. The answer given by a CBC spokesman was that negotiations with the private stations had been under way for many months, and that no private stations would be included in the second network against their will. In fact, they had all expressed a desire to join the network.

WHEN the second network gets under way, the stations in the network will be obliged to carry three hours and a quarter of network programs in the evenings. One and a quarter hours will consist of sustaining programs. A quarter hour of national news will be included. The balance will be commercial programs.

I tried to find out what happened to a private station which had those three hours already sold to sponsors, and was told that the station manager had about nine months to move those programs to other times of the day. Then I tried to find out if the CBC reimbursed the private stations for the hours used by the national network, and it seems that they get "half regular card rates".

Well, we'll see what happens. If the private stations lose money on the deal there'll be a squawk. If the new network means that the CBC is able to increase its revenue from commercial programs, you can count on the newspapers and magazines of Canada protesting. But if the listener gets better programs, and a wider variety of choice . . . well . . . who owns radio, anyway?

WHEN newscaster Jim Hunter reported to his listeners that W. J. Parker, of Winnipeg, president of the Manitoba Pool Elevators, had been appointed by the government as a member of the CBC Board of Governors Jim frankly wanted to know what an expert on agricultural problems knew about broadcasting.

It seems to us, and it must seem to you, that people who know anything about broadcasting never get appointed to the CBC Board. Right now **the Board consists of Rene Morin,** Montreal; J. W. Godfrey Halifax; Very Rev. W. E. Fuller, Saskatoon; Dean Adrien Pouliot, Quebec; Howard B. Chase, Montreal, Mrs. T. W. Sutherland, Revelstoke; and F. J. Crawford, Toronto. There's still one vacancy on the Board, and the listeners are wondering if anybody with the faintest knowledge of entertainment by radio will be appointed.

Mr. Parker, the latest addition, is 44 years old. He is a practical farmer, a graduate of Manitoba Agricultural college, a governor of the University of Manitoba, a veteran of the last war, and is now vice-president of the Canadian Federation of Agriculture.

WENDELL WILLKIE is a versatile man. He has a ready tongue, and a bright wit. But he was sitting on the wrong side of the table on that recent Information Please show when he took Clifton Fadiman's chair. The show slowed up considerably. Willkie would have been better on the other end of the program, answering the questions. Fadiman as the questioner gives the program the lift it needs and speeds the program.

NOTES on U.S. Programs: RCA will shortly announce a new program, to be heard Saturdays. . . "Mairzy Doats", the new song, threatens to be as ubiquitous as "The Music Goes Round and Round". . . Kate Smith and Eddie Cantor hold the record to date for selling War Bonds. . . Ronald Colman sounds something like Herbert Marshall on the air, don't you think? . . . I find "People are funny", heard Fridays, one of the funniest shows on the air. . . The London Philharmonic Orchestra, when it tours the United States, will broadcast for $20,000 per show. . . listeners sent in $153,473 to the Metropolitan Opera drive for $300,000; the donors numbered 12,747. . . The Blue network contributed 1402 hours to the war effort in 1943, an increase of 64 per cent over the previous year. . . people are liking the new show "What's New", heard Saturdays. . . Henry J. Taylor, just back from Europe, has launched a new series of news commentaries. . . Horace Heidt and his orchestra have opened a new series on the Blue network, heard Mondays.

Take the
PHILLIPS' WAY
to
MORNING
FRESHNESS

...and wake up tomorrow FEELING FINE

Suppose you stay up too late tonight, eat indiscreetly, overindulge in drink or smoke, or suppose you are under a constant strain . . . you just *know* excess acid will cause distress and loss of sleep . . . if you don't *do* something about it!

But how *easy* it is to bound out of bed in the morning just bubbling over with that glorious freshness that makes you feel good all over.

Just ask for *Phillips' Milk of Magnesia* at any drug store today. It's an OVERNIGHT route to bright mornings—the "Phillips' Way to Morning Freshness."

Take it tonight, according to the directions. And tomorrow, see how much brighter the whole world seems to be.

How this "Double-Freshener" works its overnight wonders

1. IT ALKALIZES almost instantly . . . sweetens acid sourness, that causes stomach distress, heartburn, gas . . . and restless nights.
2. A MILD LAXATIVE . . . so gentle that without any thought of embarrassing urgency, you can take it any time.

Phillips' Milk of Magnesia comes in tablet form as well as liquid. Handy box of tablets ideal for pocket or purse.

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THE BOOKSHELF

CONDUCTED BY J. E. MIDDLETON

The Daring Policy of Lend-Lease and a Record of Its Working

LEND-LEASE, Weapon for Victory, by E. R. Stettinius, Jr. (Macmillans, $3.50.)

NEVER before in the annals of International policies has there been an arrangement so bright with commonsense as "Lend-Lease". When France collapsed and the British Expeditionary Force was driven to the beach of Dunkirk leaving all its equipment behind, the danger to the United States was instant and alarming. Prime Minister Churchill's defiance, promising fight on the beaches, in the hills and in the streets, was heartening to the British people and to the world, but such a fight was impossible without weapons and the British arsenals were in a lean state, despite the billions of dollars already spent for arms and supplies in the States.

Then President Roosevelt, first in a fireside chat and then in a message to Congress, presented his plan. The American Government would place all contracts for munitions and supplies. "If we need them we shall use them ourselves. If we consider that they would be more useful to the defence of the United States if they were used in Great Britain rather than held here in storage, we can lease them to the people on the other side."

Legislation crystallizing the plan was passed on March 11, 1941, and a preliminary credit of seven billions was voted. In June, following the Hitler invasion of Russia, the President appointed Mr. E. R. Stettinius, formerly General Chairman of United States Steel, to be Administrator of the Lend-Lease system. This book is a record of what was done while he was in charge. Lately Mr. Stettinius was named Under Secretary of State.

The policy now works both ways. All services available to British forces in England are equally available to American soldiers there, without charge to the United States. British airmen may be flying Fortresses, Americans may be using Spitfires; all use the same air-bases on equal terms. British ships are being repaired in American dockyards; American ship-damage is made good in British ports. American soldiers cross the Atlantic in British ships. The whole fighting equipment on every battlefield is a glorious mixture. Even in a hospital the X-ray machine may have been built in the United States while all supplementary equipment is British.

A rough estimate of the services made available without charge to the United States by British, Australian and New Zealand Governments exceeds one-and-three-quarter billion. But the dollar-measurement is a fictitious one. "Who can say," asks the author, "which of us has given most of what we had to give? We cannot measure their lives against our dollars. It's all the same war and our Allies are doing their full part."

This is an illuminating, even exciting book, admirably organized and written, on the most daring experiment in the field of International relations.

•

Juvenile Delinquent

GOOD NIGHT, SWEET PRINCE, The Life and Times of John Barrymore, by Gene Fowler. (Macmillans, $4.50.)

TALENT abused, high qualities clouded and almost obscured by vulgarity of thought and act, graces of inheritance spoiled; such was John Barrymore, brother of Ethel and Lionel, son of Maurice and Georgiana Drew, nephew of John Drew and grandson of Louisa Lane Drew, manager of the Arch Street Theatre, Philadelphia. Acting, "the family curse", was in the blood. But John hoped to evade it, first by a colossal idleness and then by desultory art-study which made him an indifferent caricaturist and illustrator.

But this was a secondary vocation. His prime interest seemed to be devoted to drinking all the liquor in New York. He was a failure in this too, although not because of lack of effort. At last he went on the stage because there was nowhere else to go. In a few years his *Peter Ibbetson* was counted the finest example of romantic acting of his time. And his career was crowned by his *Hamlet*, a performance altogether lovely and compelling.

Rich and gifted, the world was his oyster. But he wasted his life as few lives have been wasted, even in his reckless generation. At sixty he was dead and about his memory clung a cheap frowsiness. To the last hour of act he was a juvenile delinquent.

Gene Fowler, one of his closest friends, and a partaker of the exuberance of the time, tells the story of the man with such distinction of understanding that he has made a notable book. He sets down all, good and bad, and by his truth of reporting he has called out the feeling of pity, almost of tragedy. The biography of an eccentric personality is naturally highly colored but Mr. Fowler has laid the tints and hues with taste and restraint.

•

TRAINING A DOG, by Will Judy. (General Pub. Co., $3.00.)

THE editor of *Dog World* provides in this book all that anyone would ever want to know about dog-psychology and dog-pedagogy. One of his happy suggestions is that dog-owners should be licensed, after giving proof that they are suitable persons to enjoy the privilege of companionship with dogs.

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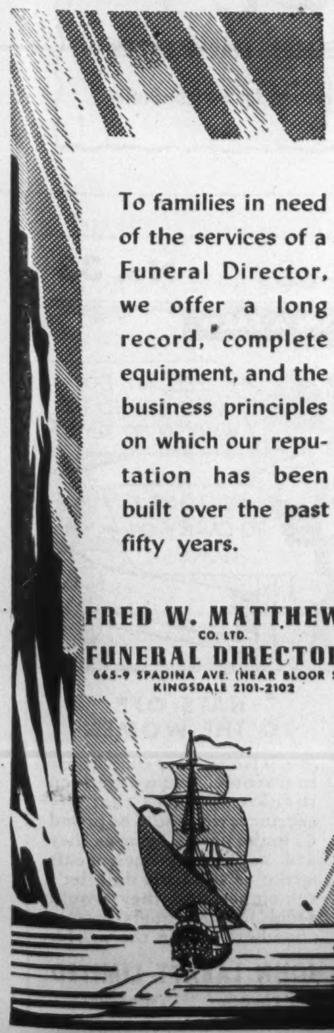

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74th Annual Statement

Combined Profit and Loss and Surplus Account

Revenue Basis

For the Year ended December 31, 1943
(Including Group Accident and Sickness Branch)

SURPLUS FUNDS at December 31, 1942, consisting of:			
General Investment Reserve		$ 2,500,000.00	
Free Surplus for Contingencies		8,746,044.83	
			$11,246,044.83
INCOME			
Premiums for Assurances and Consideration for Annuities	$20,075,652.31		
Interest, Dividends and Rents (after provision for possible future losses)	9,872,540.01		
Consideration for Settlement Annuities arising out of assurance policies	834,901.65		
Policy Proceeds, Dividends and Other Amounts left with the Company	4,464,338.43		
Net Profit on Sale of Ledger Assets, and Foreign Exchange	170,025.45		
		$35,417,457.85	
EXPENDITURES			
Death and Disability Claims	$ 5,241,248.46		
Matured Endowments and Surrender Values	4,420,111.20		
Annuity Payments	253,358.85		
Policy Proceeds, Dividends on Deposit and Other Amounts Withdrawn	2,847,505.05		
General Expenses and Taxes	3,883,906.42		
Net Amount by which Ledger Assets were written down	356,774.68		
	$17,002,904.66		
Increase in Actuarial and Staff Pension Reserves and Amounts on Deposit with the Company	$13,201,676.96		
		$30,204,581.62	
SURPLUS EARNINGS FOR YEAR		5,212,876.23	
Add: Reduction in Specific Investment Reserves due to Recoveries		284,155.32	
Deduct: Provision for possible Additional War Mortality		1,250,000.00	
NET AMOUNT TRANSFERRED TO SURPLUS FUNDS			$ 4,247,031.55
Total			$15,493,076.38
SURPLUS PAID OR ALLOTTED TO POLICYHOLDERS			3,454,373.64
SURPLUS FUNDS at December 31, 1943 consisting of:			
General Investment Reserve		$ 2,500,000.00	
Free Surplus for Contingencies		9,538,702.74	
			$12,038,702.74

Surplus Earned in 1943	**$ 5,212,876**
Total Payments in 1943 to Policyholders and Beneficiaries	**$ 13,369,092**
New Assurances Paid for in 1943	**$ 63,366,773**
Total Assurances in Force at End of Year	**$680,026,296**
Total Assets at End of Year	**$235,191,289**

LOUIS L. LANG
President

W. H. SOMERVILLE, C.B.E.
Vice-President and General Manager

Lyrics From the Seed Catalogue Set to the Music of Spring

By MAY RICHSTONE

Although snow blankets the ground, this is the time of the year when every gardener, imagination stimulated by the seed catalogues, dreams of the garden wonders that are to be. Ruby beets, outsize carrots, peas spilling like emeralds from the pod, exactly like those in the color illustrations, are part of the dream, with never a thought of the pests and blights that are part of the actuality. It is a period of exquisite pleasure for the gardener before he must leave his armchair to go into the garden and get down to earth.

A FIG for calendars! Not sleet nor snow nor slush underfoot can challenge the fact that in every gardener's heart, Spring is here. It arrived with the seed catalogues!

While the north winds howl, there's nothing like a hearth-fire and a seed catalogue. It is our favorite literature. We sit enthralled by its superlatives, dreaming of the past, seeing visions of the summer to come.

Victory was the name for our garden last summer. It was worth every callus, every broken fingernail, every kink in the back. We revelled in each raspberry, gloated over each ear of corn, licked our chops over each tomato. We couldn't, alas, cherish one single cherry—the birds got there ahead of us. Ah, but the peaches! The aesthetic pleasure of growing flowers didn't compare with the earthy thrill of growing something to eat.

And how hospitable our garden made us. We invited people to dinner for the express purpose of regaling them with our home-grown delicacies. And how avid we were for their praise! Modest though we might be in all other respects, we were insufferably proud of that platter of corn.

"Delicious, isn't it?" We prodded our greedy guests for compliments. While the corn disappeared, we preened ourselves and glowed with complacency. And when dinner was over, it was with a pang that we remembered the corn that was no more. It was enough to turn us into schizophreniacs, this combination of generosity and regret.

I became positively arrogant when I went to the store for what vegetables our garden did not provide. I looked down the side of my nose, disdainfully, at the limp green things labelled string beans. Derisively I regarded the sweet corn which was, by our new standards, almost antediluvian. Loftily I scorned the anemic looking tomatoes. With a superior sniff, I turned away from the limp, shrivelled cucumbers. Such produce was for the philistines, the apartment dwellers, the lazy home owners. We gardeners were above it.

Plenty of Pitfalls

Not that gardening is all beer and skittles, whatever they are. There are pitfalls for the amateur gardener, and we fell into our share. There were the peas, for example, which my man planted reluctantly at my insistence. Because his heart wasn't in them, he gave them nothing to climb on. You can't do that to peas. They sprawled around dejectedly until I made a belated dash to their rescue. Two evenings I spent sticking stakes into the ground, assisted by small Son whose help is a distinct handicap. Meanwhile the mosquitoes helped themselves liberally to my blood. Thereafter, for the next couple of weeks, the peas sent up gallant tendrils, blossomed and formed pods. Then, overnight, they turned yellow, lay down and died.

My man had better luck with the cucumber plants. Bewildered, we watched the brave young vines stop growing and turn sere. Close inspection disclosed that the under sides of the leaves were covered with little black bugs. Out came the sprayer and the battle was joined. Every night the cleansing spray did its work. Every day the plants revived a little more. Those crisp cucumbers were wrested from the very jaws of destruction.

Gardening, to us, has become a fascinating form of recreation. It's better than golf, for example. In golf, your opponent is a ball which you hit hopefully and hard and probably crooked; then you spend fruitless time looking for it. At the end of the day, you come home with a feeling of frustration and an astronomical score. In a game of tennis, your opponent is a person. When you have exhausted yourself in trimming him, what have you got? But when you have exhausted yourself in a session of gardening, there you have an opponent worthy of your mettle—nature itself, represented by bugs, weeds and weather. And if you win, you have nothing less than a cornucopia.

Uninteresting to Blondes

There is another angle to gardening which too few wives appreciate. Of course, in the beginning, I was a little jealous of my man's enthusiasm. When he came home, he bestowed a casual kiss somewhere in my direction and rushed out to see how his garden grew. I waxed pretty bitter, inwardly, over losing my man to a turnip.

Then the advantages of the situation dawned on me. Here was a husband's hobby that was *safe!* Here was a man, blissfully spending every spare moment attired in faded blue jeans, a battered hat and a perspiration-soaked undershirt; a man redolent of insecticide, peat moss, bone meal and the sweat of honest toil. The best he could hope for from a passing blonde would be an averted gaze.

And when his work was done, so was he. He showered, raided the refrigerator, yawned over his newspaper and tumbled into bed. If Satan finds things for idle hands only, he gives gardeners a wide berth, perforce. Any gardener worth his salt is much more susceptible to a nap than to romance.

While our garden grew, so did a new conviction. All God's chilluns should have all good things in life, including a garden; especially a garden. There is an eternal verity about the good earth; there is sanity and healing and peace in every gardening job; above all, there is a wholesome humility acquired in being part and parcel of the miracle of germination and growth. Without a single statistic to lean on, I defy anyone to find a neurotic gardener!

Florell, the New York designer, calls his new hats "chignettes." Typical is this rose pink felt with double widow peak, trimmed with gardenias. For romantic appeal, a black velvet ribbon is draped under the chin.

First Lesson

IN GOOD HOUSEKEEPING

It's never too soon to learn that toilet bowls should be immaculate, and that Sani-Flush makes them gleaming white the quick, easy, sanitary way. Use Sani-Flush at least twice a week to remove unsightly stains and discolorations *without scrubbing.*

Sani-Flush is not like ordinary soaps and cleansers. It works *chemically*—even cleans the hidden trap. Cleans away many recurring toilet germs and a cause of toilet odors. No messy scrubbing or special disinfectants. Safe with septic tanks and in toilet connections. *(See directions on the can.)* Made in Canada. Sold everywhere—in two handy sizes.

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Don't scrub toilet bowls just because you fear trouble with your septic tank. Eminent research authorities have proven how easy and safe Sani-Flush is for toilet sanitation with septic tanks. Send for a free copy of their scientific report. Address the distributor, Harold F. Ritchie & Co., Ltd., Dept. F-3, Toronto, Ont.

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Marmalade is a high-energy food, rich in calories, vitamins and minerals. That is why *Aylmer* Pure Orange Marmalade has been chosen as one of the essentials of a balanced diet for Canada's Armed Forces . . . and is sent by the Red Cross to prisoners of war.

We know you're glad to share this excellent food with our forces. So if your grocer is sometimes out of *Aylmer* Marmalade, try *Aylmer* Jams or Jellies . . . they're all *delicious!*

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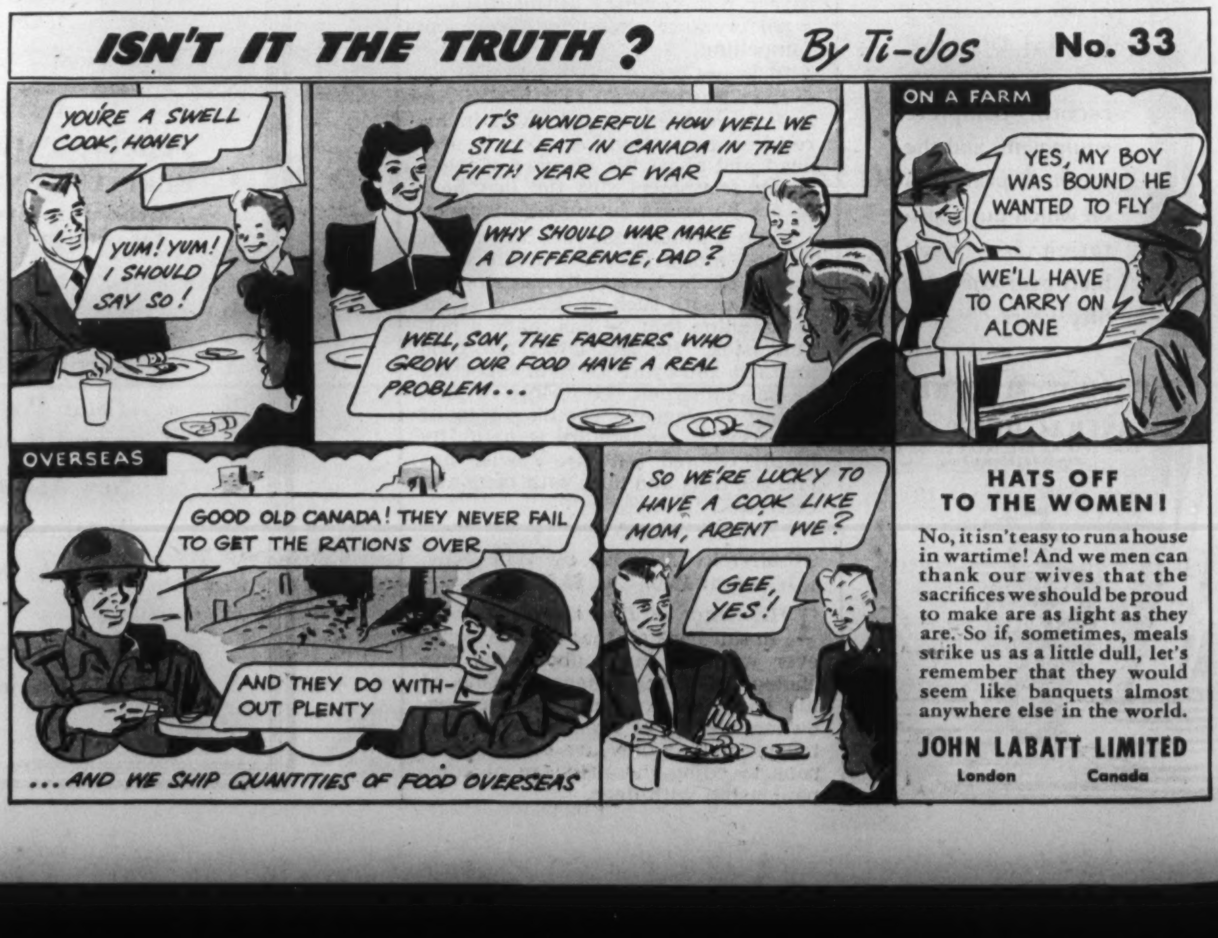
ISN'T IT THE TRUTH?
By Ti-Jos
No. 33
YOU'RE A SWELL COOK, HONEY
YUM! YUM! I SHOULD SAY SO!
IT'S WONDERFUL HOW WELL WE STILL EAT IN CANADA IN THE FIFTH YEAR OF WAR
WHY SHOULD WAR MAKE A DIFFERENCE, DAD?
WELL, SON, THE FARMERS WHO GROW OUR FOOD HAVE A REAL PROBLEM...
ON A FARM
YES, MY BOY WAS BOUND HE WANTED TO FLY
WE'LL HAVE TO CARRY ON ALONE
OVERSEAS
GOOD OLD CANADA! THEY NEVER FAIL TO GET THE RATIONS OVER
AND THEY DO WITHOUT PLENTY
...AND WE SHIP QUANTITIES OF FOOD OVERSEAS
SO WE'RE LUCKY TO HAVE A COOK LIKE MOM, ARENT WE?
GEE, YES!

HATS OFF TO THE WOMEN!

No, it isn't easy to run a house in wartime! And we men can thank our wives that the sacrifices we should be proud to make are as light as they are. So if, sometimes, meals strike us as a little dull, let's remember that they would seem like banquets almost anywhere else in the world.

JOHN LABATT LIMITED

London Canada

WORLD OF WOMEN

Everybody Seems to Want to Rent a Piano : But Not From Me

By FREDERIC MANNING

FRIENDS of mine had to move out of town suddenly. No, no, not what you think, all perfectly regular. Owing to many uncertainties they decided to store their furniture, with the exception of their piano. This they didn't want to store but hoped to rent to some trustworthy adults—without children.

The duplex they had been occupying would be tenantless for a fortnight and as the people in the lower duplex were out a good part of the day, I volunteered as a renting agent. The arrangement was that I should advertise the piano, give my telephone number, and arrange with the people in the lower duplex for the clients to have an audition. It looks simple on paper, but it wasn't.

I was assured that the piano would be snapped up at once. So many people wanted pianos, there were few for sale and none for rent, and so on. Why, they said, I would be swamped after one advertisement appeared. I was swamped all right, but not with cash and carry customers.

I have had more intimate conversations, via the telephone, with unknown people about their families, intentions, prospects and financial position than I have ever had before over anything, including life insurance.

Mystery Woman

The first woman to call told me they had just moved here from Winnipeg, had a furnished house in a very good district (street and number given) and did want to rent a piano. When could she see the piano and how soon could she have it? She would dash out that night, if she could get some mysterious 'him' to drive her, as she didn't know the city. She was one of the few to give me a name and telephone number. Not having heard from her, the next afternoon I called. She had gone out, tried the piano and loved it but had been too busy to telephone me. She had to talk to 'him' again but would call me before dinner. She didn't. I didn't hear from her again.

The next caller was also a woman. She wanted to know if I could deliver the piano at once? There was just herself and husband but her son came in frequently, also her daughter and they both played. How much per month and how soon? I asked her if some of them didn't want to try the piano? She said no. If the case looked good in their room it would be all right. They had a chesterfield, a very good one, a radio, a very good one and some chairs, also very good ones and as long as I said the piano looked all right, send it along.

This seemed a little too easy so I explained that there would be cartage, of course, but as the piano would have to be taken out of an upper window, the cost would be more than usual so I was prepared to share the expense of moving.

LULLABY FOR THE TIMES

BYE-BYE baby bunting,
Mummy still is hunting;
Gone a week, she's missing yet,
Searching for some flannelette.
Said she'd journey to the Pleiades
Just to get a dozen didies.
But hush my baby!
Do not fret ye,
W.P.T.B. will get ye
Winter undies by and by—
Probably next July.

RACHEL RALPH

How much, asked the woman who was certainly to the point. I said it had cost nine dollars to take it there in the first place so I supposed—I got no further, she blew up. Said she had never heard of such nonsense, nine dollars! Trying to rob her was I? Well, she just wanted to tell me that they had recently moved here from out of town. The carter had taken their chesterfield, chairs, radio and other odd pieces (all very good ones I'm sure), brought them to the city by truck, kept them for three days and only charged them four dollars and twenty cents! Nine dollars for just moving a piano! Bang went the receiver before I could inquire the name of the carter for future reference.

There were others, mostly with children though, or else they lived in the suburbs, north or east, but never west.

One man called and after inquiring about the action, tone, case and size, said they had no children but they did have two dogs. I thought the dogs wouldn't harm the piano. He was also the dashing kind. He would dash out that night and call me right back, all very hearty and cheerio, old man. He didn't, of course.

Others called and when I explained what part of the West end the piano was in they thought it too far to go. Now if it was in the North end or the East end but away out in the West end—Well, maybe something would turn up nearer them so they guessed they wouldn't bother.

Fumed?

Many were concerned about the case. Was it fumed oak or walnut? No, it was mahogany. Oh! Mahogany! That was too bad, because if it had been fumed oak or walnut they would have taken it at once, but mahogany—no.

Others wanted to know if it was a player piano and did the rolls go with it? It wasn't and they didn't. That ended that.

The only man who had the decency to call me back and tell me the result of his findings was one who found, on measuring, that the piano wouldn't go through his apartment door. I told him of another friend of mine with a small upright she might rent. It was painted green, did he mind? He was incredulous. Had never heard of a piano being painted and was afraid that green—well—he would see. He didn't see the green piano though.

I felt the all time low had been reached, however, when a woman called and over a chorus of howling children said she would like to rent the piano for two days if I could send it at once.

Long before this I was wondering what had made me undertake the job, and the people in the lower duplex must have felt that they might as well be living in the foyer of the Royal York considering the number of people that were going and coming each evening.

The climax came when the renting agent called to say they had rented the duplex and the people wanted a piano and was there any chance of leaving that one there? I was just able to murmur "yes" and took to bed for two days, first plugging the telephone.

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Sent on request: ***Illustrated folder showing decorative accessories and novelty pieces in Wedgwood Queensware and Bone China.***

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BLUE GRASS BRILLIANTINE — to touch the hair with sheen and fragrance $1.25
BLUE GRASS EAU DE COLOGNE—an invigorating fragrance ....$1.50 and $2.75
BLUE GRASS EAU DE TOILETTE—exquisite, precious $11.00
BLUE GRASS PERFUME—"the perfume of my dreams" ....from $1.50 to $66.00

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How Do You Rate as a Wife from the Masculine Point of View?

By JOHN PATRICK GILLESE

A man puts on record some of the things wives do—and don't do—that make them somewhat less than perfect as partners; at least in the eyes of the men they married. Of course, there's another side to the question, too.

MAYBE you can jitterbug and make home-made bread; maybe you look like a dream and have a mania for picking the most modern, nightmarish hats; maybe you keep a nice home and have well-mannered children . . . but you may still not be the perfect wife. If not, why not?

Women, let us talk. . .

1. If your husband drinks or plays poker with "the boys", do you nag, quarrel or go into that martyr's silence, which is a husband's earthly taste of hell? You shouldn't, you know. If your husband was reasonable enough to marry, he should still be reasonable enough to talk over such things sensibly with you. Many men enjoy such gatherings, because of the strictly masculine aura. If you can't afford the money involved, get together. Maybe a little of your own companionship, perhaps the expedient of inviting in his own friends on the nights he likes to gamble, will fill the need the poker session supplies. If not, he'll be perfectly willing to accept a set allowance, say three or four dollars for the night—once a week. If he loses, he comes home. If he wins, he'll come home proudly. If it's a drink question, get together, too.

If a man has become alcoholic, the worst mistake any wife can make is to nag or "suffer with pursed lips". A drunkard is unhappy within himself. He will resort to petty tricks and excuses to get liquor. Yet he wants, with all his might, to be like other men: able to take two or three drinks and quit. If you give him the understanding he craves, he'll be agreeable to allow himself just a few cents when he goes out; or, if the case is bad, he'll take a medical cure. This is a subject that covers an article in itself: the main point for you to remember is that a drunkard dreads, above all things, to be considered such a drunkard. Co-operate with him, and he can, and will, be cured.

His Friends

2. Do you criticize your husband's friends and reveal it, (even if only so your husband notices it) when they drop in? If so, you're foolish. They must have points that appeal to him, otherwise they wouldn't be his friends. Regardless of whether their loud laughter, uncouth grammar—or anything else—jars you, make them welcome. If you don't, they'll soon come no more. To a man, home (among other things) is a place where he can be happy with his pals. If he has to meet them elsewhere, you have destroyed an intangible, but very important part, of his homelife. And I'll tell you a very important thing: after awhile, you'll see the same things in them that your man does; and when a friendship test comes, only one out of a hundred will let you down.

3. Do you believe in keeping up with the Smiths (you thought I was going to say Joneses, didn't you?) and taxing the poor man's income to do so? Again, that's bad. Some men do like a little better front than the neighbors'. Most males prefer to live in security within their means. That is the psychological reason why men's fashions change so slowly: there is little difference (outside of wartime influences) on men's suits of ten years ago and to-day. For women, conversely, there's a decade of difference! So if your husband has to worry more at his work, because his checks just won't stretch far enough, you'll find a difference in him at home. He's worrying within himself: that makes him moody, often affects his health.

Let George Do It

4. If the head of the house hates carving chicken, we'll say, you don't ask him to do it before guests, do you? Home is tested when your friends drop in. It has been said that the perfect guest is one who makes his host feel right at home. If your husband finally grasps the knife and fork, and a chicken leg goes sailing onto the floor, everything's ruined. He feels in mortal disgrace for the rest of the evening. You, if you're wise, will do the carving yourself, or get one of your friends, who excels at it, to do it. You can say, "George, will you carve? Pete just refuses to learn!" and everything's grand. George, doing the carving, feels right at home. Pete can sit back with the pride that certain men possess when they state they never were any good at art or music, or something.

5. You don't mind, of course, if your better half smokes stinking facsimiles of cigars or spills ashes over the new chesterfield? Which is more important, the couch or him? And if he was taken away from you suddenly, you'd never see a man smoking those same cigars without pain hurting your heart.

6. Certainly you make him think you think that his opinions are the result of heaven-sent brains and wisdom that no man in the world but he possesses? Ah, happy woman, if you answer yes. . . No matter if George, waving his three-cent cigar, tells you that Churchill made a mistake when he didn't do this or that. As far as you're concerned, Churchill made a mistake.

When an important question does arise—one that directly affects you and your family — and George's opinion doesn't sound so wise, get in a tactful suggestion otherwise. If it's good, George'll seize it and pass it back to you as his own, and there you are! I can tell you in all confidence that a man, whose wife looks up to him thus, simply won't allow himself to make a mistake, for fear of losing face. The curious thing about it, is the man who says he can do such and such an impossible thing and his wife tells him he certainly can, is the man who goes out and does it. History has recorded them.

7. I can hardly bear to ask you this one. You don't neglect him for the children, do you? Or for your social activities? George married you. If he had loved children more, he'd have adopted six from an orphanage. Much as he likes bridge, he didn't join the local bridge club the day you were wed. Need I say more?

8. When you're about to say something hurting (and people do say such things to the ones they love most) you don't have to bite your tongue and count ten. (It only lies, unspoken, in your mind afterwards.) But do you stop long enough to think: "Would I say that if a heart attack doubled him up before me?" Then only a little more love and appreciation will lie in your mind.

9. Are you always late "getting ready"? Do you begin dressing at seven o'clock for the Smith's seven o'clock dinner? Do you keep the man pacing the floor, tugging at his tie, and doing weird facial contortions, when he's ready to take you to the movies, dancing, shopping, etc.? The offenders are legion without number.

10. Talking of shopping, you never—horrors!—lug him through the lingerie department? Or ask him to comment while you choose a hat? Of the lingerie end, we shall not speak. Look at the unfortunate men next time you go there. Study their faces. That's all. . . Of the hat angle, we shall say but little. Thus: a hat a man likes seldom pleases a woman. (Oh, yes, there are gallant liars in our midst.)

11. If your husband's that type of informal brute who likes to eat in any old joint in town, do you always insist, when dining out, on the best hotels and manners de luxe? Too bad. You women can be disciples of Emily Post, but the boys just love to pick up chicken bones in their fingers and eat with relish. I remember once, at an important convention, the most popular female there was a plain-looking individual who did just that. (Popular with the men, I mean. They all followed suit.)

12. You're not, of course, showing jealousy when he tips the hat-check girl or throws a snowball at the young high-school lass next door? The man isn't interested romantically at all. It should be a high compliment to you if he is popular with young, good-looking girls. The tipping does as much for his ego as a new hat does for yours. As for snowballing, men are playful boys at heart. George couldn't explain why, but he likes to throw snowballs. His eyes would pop if you suggested a romantic interest.

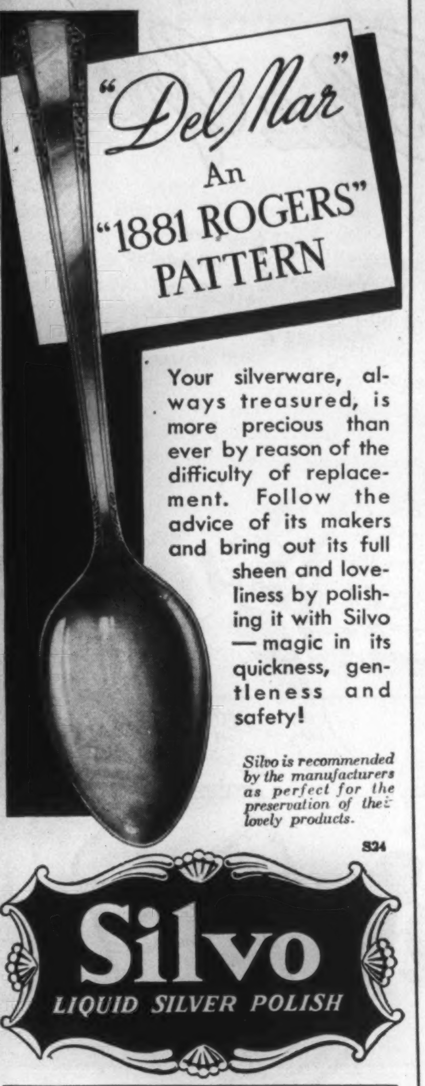
No Romeo He

13. When you say accusingly, "You don't love me as much as when we were first married," are you certain you try to please him as much, look as beautiful, as in those tender Cupid days? Besides, there are lots of men who aren't as adept with fancy phrases and demonstrative affections as short-story Romeos. But they're a lot more sincere.

14. You don't—oh, no, no, say you don't!—mention the guys you might have married?

15. And then there's the possibility of finding some old love letters a girl wrote him years ago. . . Or an old flame, passing through town, may come to see him. . . What of it? Very few people marry the first girls or boys they "go with." It's a tribute to you that George chose you, in preference. . . And if that old girl comes to visit, put away the battle axe. Two people as close as they were once, usually become the dearest and best of friends. Only in radio stories do they come back to cast any thorns in the side of true marriage.

There are, you realize, other little factors that go to make up the perfect wife. But if you improve yourself till you score 100% on these fifteen points, woman, be glad. You'll be ranked with the happiest of happy wives.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2 cups sifted flour
½ tspn. salt
4 tbspns. shortening
½ cup chopped nuts, any kind, or raisins
4 tspns. Magic Baking Powder
1 egg
½ cup milk
½ cup brown sugar

Sift dry ingredients together. Cut in shortening until mixed. Beat egg slightly in measuring cup; add milk to make ¾ cup; add to first mixture. Roll out ¼-inch thick; sprinkle with brown sugar and nuts. Roll as for jelly roll. Cut in 1-inch pieces. Stand on end in well-greased muffin pans. Bake in moderate oven (375°F.) about 30 minutes. Makes 18.

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THE DRESSING TABLE

Thank Your Stars for a Normal Skin--But Care for It Too

By ISABEL MORGAN

THERE is no margin for doubt if your skin is very dry or very oily—you *know* which preparations you need. But almost any woman in between will say "My skin is terribly dry, I can't do a thing . . . but sometimes it's oily too." If she could only know the happy truth. Her skin is Normal. It's affected by weather, by heat and cold and by her general health. At times it feels drier than others. That is why you will find that most of the beauty houses have made special efforts to provide creams for the normal skin that take care of the various changes in its character. There will be a cream that is light and delicate, another that is rich and emollient to use when the skin feels dry.

The fact that one has a Normal skin does not excuse her from the most scrupulous care and cleansing. The use of a heavy cleansing cream followed by a skin tonic is just as important for the fortunate owner of a skin labelled Normal as are the more specialized forms of care used by other types . . . that is, for those who intend to keep a normal, trouble-free complexion.

In the Eye

If your eyes feel dust-blown don't always blame it on the wind. Think how much more you are using them . . . the extra-curricular volunteer job . . . the new courses you are taking . . . the new work you are doing . . the precision and detail and no time for mistakes. The wise girl will get her doctor's check-up and fortify herself with a good eye-wash. A good eye lotion washes from within and without because it stimulates the tear ducts. That's why it is so helpful in removing a speck of dust or a recalcitrant eyelash. A few drops of eye lotion is an economical way of putting diamonds in sleepy morning eyes. It's wonderfully restful to place crescent shaped pads dipped in lotion over tired eyes . . . and never use your eyecup from one eye to the other without washing it out in between.

R.A.A.F.

I HAD forgotten that a young lad's lips
Could be so softly sweet, and frank,
So manly, yet so childlike,
Until you, in longing for your mother,
Whose eyes, upraised beneath the Southern Cross,
Bear in their depths all pain and pride—
All patience and all fortitude,—
Asked for a mother's kiss before you left
To fly another ocean, and take your hard won place
Among that valiant, precious host
Who soar that tyranny may fall.

Oh lad, dear lad, my weary heart was shaken
And stirred into a mighty, aching supplication;
May God fly with you through the baffling clouds
And God bide with you in the bomb-lit nights.

MARGARET C. BALCOM.

Lint Happy

No matter what your life may be it's a good guess your hands are in suds more often than they used to be. Hands that make bandages, aid nurses or make anything from guns to apple pies are apt to get a washed-away look—what's worse, they chap and develop those hurtful little sores called "split fingers". Another thing, if you want to make bandages for the Red Cross you can't do it with lint-happy fingers. You'll fold them quicker, more neatly, if your hands are smooth.

Never wash hands without rinsing. Drying the hands without rinsing is the root of much trouble. Make sure the soap's off—rinse, then rinse again, and use a good hand lotion.

Sweet Treasure

To make a little perfume go farther, do what a perfumer of many years' experience tells you to do. Moisten a small wad of absorbent cotton with perfume drops and pin the scent pellet inside your lingerie, where skin warmth diffuses fragrance and makes it more lasting. When you use this technique, you run no risk of subjecting your fine perfume to the chemical distortions which sometimes happen when you apply perfume direct to clothing—to wool and furs, in particular.

To make your perfume do more, give it an assistant, a cologne or a sachet. Either can be matched or harmonized with your perfume fragrance.

As a lift to morale, perfume has no peer and few equals. Use it to change the rhythm of the day. The liquid magic will turn you into a flower at night if, by day, you must be a sturdy oak.

Know your perfume's strength. If it is so heady that a sniff almost makes you swoon, your perfume is a high-powered concentrate. Many fine perfumes are concentrates—a conservation measure for vital alcohol. The barest drop of one of these will be potent enough for the entire day. If your perfume is less powerfully scented, you may need to use more to build up your invisible aura.

Guard your treasure. Worst perfume pilferer is air. To outwit evaporation, lock your stopper when you return it to the bottle. Keep your perfume away from strong sunlight . . . away from the hot spots in a room.

Don't allow perfume to harden around the neck of the bottle. Dust and dirt waiting to ensnare perfume as it comes out of the bottle will wreck fine fragrance.

Battle of Pounds

Extra pounds are energy eaters—they are being tossed off with almost frightening zeal. Anyone who has ever battled with a pound learns about diet, exercise and will power . . . but woe if they do not also think of saving face.

Disappearing plumpness leaves tissue and muscles slack and sagging—the skin is apt to grow dry. This is the time for special attention to neck and contour . . . the time for astringent lotion and plenty of cream.

How soon

will peace come?

- Canadian women can help hasten the day . . . hasten it by taking their places on the home front where they are urgently needed as never before.
- With so many of our men off fighting, there's a great shortage of help here in Canada . . . a shortage for those extra wartime jobs which spell Victory . . . Peace.
- Canadian women can well be proud . . . in welfare centres . . . at blood donor clinics . . . in day nurseries . . . at war plants . . . in necessary civilian work, they have applied their talents well, but still the call goes out for more. Somewhere in the lineup there's a vital job you can do. Is lack of time holding you back? You can learn to save it . . . others have.
- To help you even in a small way, Richard Hudnut has prepared a series of beauty time-savers from the DuBarry Success School so that you can work for Victory and still stay as lovely as you are.

CANADA NEEDS MORE WOMEN FOR VICTORY. APPLY TO YOUR NEAREST EMPLOYMENT AND SELECTIVE SERVICE OFFICE.

QUICK CLEAR-UP FOR SKINS THAT LOOK GREY!

For the face. The secret is to use a dry cleansing meal at bedtimes. Make a paste with water. Apply to face and throat like a mask. Allow to dry. Rub off with a dry wash-cloth, removing flaking cuticle and grime. Follow with lubricating cream.

For arms and hands. Using the same special cleansing preparation, sprinkle a spoonful on a lathery wash-cloth and scrub elbows, arms and hands thoroughly. (Use a nail brush if you wish.) Rinse and dry. Rub in a softening lotion.

For legs and feet. Calloused heels, grimy knees and legs with bumpy skin come out like new this way. Make a paste with water of the dry cleansing meal and spread it on. Remove with a dry wash-cloth. Rinse. Dry. Apply softening lotion.

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MUSICAL EVENTS

A New Symphony That "Stands Up" Has First Hearing in Toronto

By HECTOR CHARLESWORTH

PERHAPS the best indication of Canada's advances in the field of creative music is the fact that within the past few years two symphonies worthy of fame have had their initial performances in Toronto. The first was a profound and noble work by Dr. Healey Willan; the second Dr. Arnold Walter's Symphony in G minor played by the Toronto Symphony Orchestra last week. Dr. Walter came from Vienna to join the staff of Upper Canada College two years before the present conflict began, and his best works have been composed in Canada. They include a violin sonata, a 'cello sonata, and a chamber trio. The last-named received last autumn one of the Canadian Performing Right Society's awards for major compositions.

The Symphony in G minor is by far his most ambitious attempt. Time was when every conductor of pretensions thought it necessary to his peace of mind and future fame to compose a symphony. I recall two premieres of the kind in Toronto but they were not by residents of Canada. Prior to 1914, when the Chicago Symphony Orchestra used to visit us to co-operate in the annual festival concerts of the Mendelssohn Choir, its gifted conductor, Frederic Stock, decided to allow Torontonians the privilege of hearing the very first performance of his first and (I believe) his last symphony. It was a curious patchwork. He seemed to have been haunted by memories he could not co-ordinate; and I'm not sure that after that first rendering his friends in Chicago were permitted to hear it at all. I recall also that Emil Paur, while conductor of the Pittsburgh Orchestra, conferred a similar honor on Toronto. His symphony apparently had a program, for he called it "Im Wald." (Once I mentioned this symphony to another famous conductor, Nikolai Sokoloff, and he exclaimed with emphatic irony "What an original name!"). Anyway "Im Wald" was an affair of birdies in the trees, wind in the boughs, and trickling streams; but it did not get anywhere either.

The reason I mention these essays by conductors of deserved fame, is to explain that Dr. Walter's opus in G minor is very much better. It really does give one a gripping sense of going somewhere and arriving there,—a most important consideration in a composition that runs more than 30 minutes. Dr. Walter seeks to express very intense emotions with a wealth of clearly conceived detail, and remarkable harmonic resource, and his utterance is compact. Too many composers attempting symphonic music remind me of a playwright with an impediment in his speech, who used to beseech managers to accord him ten minutes for two minutes conversation. Interest is seized by a beautiful passage for 'cellos which opens the work, and is held until the last, though on a first hearing the varying moods seemed to me too consistently tempestuous.

I was interested in a program note contributed by Dr. Walter in which he quoted a saying by Mahler that writing a symphony is like building a house; and went on to a variation of Schlegel's famous saying "Music is frozen architecture" with the confession that symphonic music, to him, is architecture in sound. The house a man builds for himself is an expression of his personality, yet all this is only accidental. The decisive thing is the building process itself,—the almost impersonal fashioning of a whole that is more than the sum of its parts. An architect might add that the essential thing is to build a structure that will not fall down or collapse, and it is a virtue of the new Symphony that it is not a house of cards, it gives a sense of well-ordered stability. Inasmuch as it is deeply emotional it is impossible to pass full judgment on its roots of appeal on a single hearing. It is unique in intensity, and makes prodigious demands on both conductor and orchestra. The complementary intensity of Sir Ernest as he drove his forces on through masses of tone, of itself stirred auditors deeply. High-sounding as the work was it was pervaded with refinement.

It is always well to present in company with a new work of a serious order, familiar pieces of unflagging interest and the program abounded in such music. The complex and flowing grandeur of Wagner's Prelude to "The Mastersingers" is always a stimulus when played with such virility, insight and finish as last week. Mozart's ability to create a mood of gaiety was seldom more amply demonstrated than in his overture "Cosi Fan Tutti," the very title of which is intriguing. Rimsky-Korsakoff's attempt to show that a Russian can employ Spanish idioms, "Capriccio Espagnol," is also a joyous affair with few of the rhythmical refinements of such genuine Spaniards as Falla and Albeniz. To me the most glorious episode on the program was the almost flawless rendering of "Dance of the Blessed Spirits" from Gluck's "Orfeo" as arranged for modern orchestra by Felix Mottl. The latter has preserved the atmosphere of the original in an exquisite way with the same reliance on the pure melodic line provided by the flute (remarkably well played by Gordon Day). It has been said of this composition that it contains the essence of "the peace that passeth understanding," in a degree that places Gluck among the greatest of masters. I had a feeling last week that I had never heard music from any hand more deeply satisfying.

A True Contralto

Leading female singers are so anxious to turn themselves into sopranos, that it is a novelty and a joy to hear a true contralto who sings with such unclouded tonal beauty and grace of style as Hertha Glaz. She too provided one of the loveliest of classics "Lascia ch'io Pianga" from Handel's opera, "Rinaldo," though really lifted bodily from an earlier work "Aggripina" composed in 1709 when he was but 24. The warmth and tenderness of its legato phrases have continued to enthrall the senses since the days of good Queen Anne; and no doubt delighted Marlborough, the ancestor of the present chief guardian of the world's well-being, Winston Churchill. With a companion offering like Paisiello's staccato song "Chi Vuol la Zingarella" it seemed a demonstration of how much more the pioneers of opera knew of composing for the solo voice than a comparative modern like Tchaikovsky. How dull and blatant in contrast the latter's "Adieu Forets" seemed! In it Joan of Arc laments her departure from the open spaces where there never is heard a discouraging word in full bravura tones. I suppose it is so often sung because large scale arias for the contralto voice are scarce. Its merit is that it calls for a large outpouring of tone, and Miss Glaz has the tone to pour out.

The Brilliant Cherniavskys

IN THE old days the members of the once famous Cherniavsky Trio struck me as sound routine musicians, and no more. Judge then of my surprise last week when two survivors of that ensemble, in a recital at Eaton Auditorium, showed that in middle age they had developed into artists of rare and beautiful individuality. They were Jan, the pianist, (pupil of Leschetizky) and Mischel, the 'cellist, (pupil of the great Popper). It is astonishing that it has taken so long for Jan to prove to the world that he is one of the greatest pianists of his time. Not even Artur Rubinstein has a more massive tone, or a more marvellous finger technique, and in his playing there is more subtlety and beauty of nuancing. The only time I heard Busoni he was in bad humor and played as rigidly as a student, but he was undoubtedly the master of colossal technical gifts which he exploited to the full in his transcriptions of Bach's greater organ works. Well, Jan Cherniavsky can do anything Busoni could do and with the most unflagging grace and spontaneity. Greater octave playing has seldom been heard, and his touch was appealing at the same time. The Chopin he presented was assuredly "The Greater Chopin" as Huneker phrased it. Never has one heard the finale of the big Scherzo in B minor played with such speed nor yet with more unforced beauty. In Debussy's "Fireworks" the mastery of tonal coloration and glissando, was also exceptional.

The contrast in scope between the two brothers was unfortunately demonstrated in a Brahms Sonata, which demands a cellist like Piatigorsky to match the piano's bravura effects. Mischel Cherniavsky is not an artist of the Titanic type.

But his singing tone has warmth, purity and lyric smoothness. He played sonatas by Boccherini and Sammartini to exquisite pianissimo accompaniments by his brother, in a way that gave the same type of thrill as I have mentioned above in connection with Gluck and Handel. His delicacy and piquancy of expression in Paderewski's "Minuet", Joaquin Nin's "Granadina" and Popper's "Papillon" (once indispensable in all 'cello recitals) had unforgettable charm.

Eternal Favorite

UNDER the competent direction of W. R. Curry whose production of *The Gondoliers* is kindly remembered, the Canada Packers Operatic Society is presenting *Iolanthe* at Eaton Auditorium for five performances on Feb. 23-26. Over eighty singers are in the Company, almost all being employees of the firm. The proceeds are for charitable purposes, and the prices range from 50c to $1.25.

Youth centres with canteens and facilities for recreation are Britain's solution to the problem of what to do with teen-age youth in wartime.

"Good show, darling—
my hat's off to all of you."

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CORK TIP CIGARETTES
ALSO PLAIN ENDS

THE FILM PARADE

Gallant M. G. M. General Officer Brings Up His Shock Troops

By MARY LOWREY ROSS

AMONG the talented Metro-Goldwyn-Mayer players not included in "As Thousands Cheer" are Hedy Lamarr, Dame May Whitty, Monty Woolley and Lassie. But if I know a trend when I see one these people were probably off on another set making another picture about a group of talented M.G.M. stars working to raise the morale of the troops.

The current version of this theme has John Boles, Mary Astor, Kathryn Grayson and Gene Kelly, playing, respectively, an Army officer, his handsome wife, his pretty daughter and his daughter's suitor. It also has Mickey Rooney, Judy Garland, Ann Sothern, Red Skelton, Eleanor Powell, Frank Morgan, Lucille Ball and a dozen others, all playing themselves. The new and sensational element in the picture is José Iturbi playing a screen-star playing José Iturbi.

Over the years the screen has presented us with any number of world-famous musicians, including Ignace Paderewski, Jascha Heifetz and Yehudi Menuhin. The performances of these artists, while technically impeccable, has always been qualified by a certain reserve, even grimness, a suggestion that they could be paid to play for the movies but not, by God, to enjoy it. José Iturbi however obviously loves being in the movies and doesn't care how many box-holders know it. There hasn't been such an exuberant display of personality since the days of the young Mickey Rooney. The current Mickey Rooney—on hand here as Master of Ceremonies—seems an oddly jaded type when Iturbi appears sparkling with enjoyment and rocking with boogie-woogie. It is a happy introduction to a screen career. In fact it wouldn't be surprising if Mr. Iturbi should turn up in his next film as a distinguished character actor who just fools around with the piano in his spare time.

The story, which has to do with the love of the Colonel's daughter for a trapeze artist is just a line rigged up for the display of all these gaudy personalities. Everyone sticks to his specialty and nobody is neglected. There are two excellent dance numbers, by Eleanor Powell and Gene Kelly. There is a comedy routine by Red Skelton in which the routine slightly outweighs the comedy. There is a circus sequence, complete with elephants and a flying trapeze act. There are three name bands. There is handsome technicolor, administered by experts. There is Iturbi. You can't stop M.G.M. when it gets in one of these profligate moods. Talent just burns holes in its pockets.

DURING "Government Girl" Olivia de Havilland is required to crawl about under sofas in a hotel lobby, ride postilion on a runaway motorcycle, and prance about in her stocking feet during office hours. These antics might be acceptable if Miss de Havilland were a natural-born cut-up. Actually however she is a rather serious girl who does best in the decorous costume-dramas which first introduced her to the public. "Government Girl" is not the type of film which is likely to advance her career, though it was probably very good for her metatarsal arches.

In addition to distressing her boss (Sunny Tufts) by going about in her stocking feet, this government girl interrupts his telephone calls and makes off with his office records just when he is about to be investigated. She saves him in the end however by rushing into the Senate investigation meeting and persuading the members in a ringing speech that the boss, though a little irregular in handling priorities is the type of man who Gets Things Done. That's all the senatorial committee needs to call off the whole investigation and pave the way to a happy ending; for a picture has to end somehow and it obviously couldn't end with the production boss losing his job and the heroine being led off by a female attendant to be quieted down in the ladies' rest room.

No ordinary moving picture is responsible for the happy expression on the face of this English child who with her mother is seeing and hearing her daddy for the first time in many months. These films showing men in the services who are serving far from home are the most human documents on the screen.

"Women In Bondage," which was originally entitled "Hitler's Women," takes up where "Hitler's Children" left off and describes in fairly clinical detail Nazi Germany's handling of its post-adolescent youth. It is a grim study even for a public inured by now to the type of shock and sensation it deals with. The fictionalized form and the familiar Hollywood faces—Gail Patrick and Nancy Kelly are the stars—give it the air of a studio production of a familiar sort. But there appears to be sufficient documentary evidence to prove that the picture of pseudo-scientific dementia it presents is authentic.

Color Advertising

In spite of the fact that the Advertising Department of SATURDAY NIGHT accepts color advertising in less than half of its issue, SATURDAY NIGHT carries more color advertising than any other periodical published in the Dominion.

"VANITY FAIR"
Dancing
10.30 P.M. to 1.30 A.M.
SATURDAYS
9.30 to 12 P.M.

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Many Torontonians remember this well known dance team. They appear at the supper dances every evening.

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Supper Dance Cover charges $1.00 per person, Monday to Thursday evenings. Fri. and Sat. evenings $1.50. Tax extra.

THÉ DANSANT every Saturday 4 to 6.30 p.m. $1.00 cover charge.

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DIRECTION:

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He does the most daring, dazzling, delightful things with color—he's a master at designing highly-imaginative little hats that fascinate, excite, amuse and enthrall. We've sketched custom-made Salon copies of Florell originals which are a Simpson Exclusive in Toronto.

SALON . . . . . THIRD FLOOR

Simpson's

CONCERNING FOOD

Montezuma Quaffed His From A Golden Cup Until Cortez Came

By JANET MARCH

LONG years ago when I went to school the "Good Neighbor" policy concerning South American countries had not been formulated, and our ignorance of all other inhabitants of the Americas was abysmal. Nowadays you can hear and be asked a lot of hard questions about the history of Mexico from Grade Sixers, but all we knew about a fellow called Cortez was what Mr. Keats wrote about him and we covered that in Eng. Lit.

"... stout Cortez when with eagle eyes
He star'd at the Pacific—and all his men
Look'd at each other with a wild surmise,
Silent, upon a peak in Darien."

Well, Cortez was quite a fellow, and he didn't stay silent on his peak long, but climbed right down and got to work at the job of conquering Montezuma. He did more than that, for he was the boy who brought back to Europe the beans of the cacao tree. Montezuma who lived in considerable style, was accustomed to drinking his cocoa out of gold cups, and in that part of the world it was called "Food of the Gods." Then it had little relation to nursery tea, a connection it has since acquired, and when it first hit Europe it was treated with rather the reverence we reserve for Napoleon brandy.

Cocoa or chocolate as it was, and still is called in continental Europe, was expensive and as with most expensive foods there was a lot of hanky-panky about how to brew it correctly. You had to have a silver pot and it must be stirred with a silver spoon. Chocolate Houses grew up in London and we have it on good authority—for once—that one of the oldest clubs in London—White's—was originally a chocolate house. Perhaps we aren't so clubby now for I have not heard of clubs being formed to drink the popular soft drink of this day and age.

As the taxes on cocoa came down its use in England went up, and it became an innocuous substitute for tea or coffee, and a drink favored particularly by children. Evidently the cocoa bean hasn't the stimulating qualities which the coffee bean boasts—or else no one has got round to discovering them.

Cocoa is a very gay fruit if you meet it in its native land, a thing none of us are at all likely to do at present as it grows in the West Indies, South America and the Gold Coast. The beans grow right out of the trunks of the tree side by side with the flowers, and are yellow, pinkish and green. They are picked with a thing which looks like one of those sticks we had at school to open the top sections of the windows, only instead of a knob there is a small sharp knife. After picking there is quite a long process of drying and turning for which large quantities of native labor are necessary.

Ultimately you get your cocoa in a neat can, and if you are a good cook you can make a drink which tastes like the chocolate you used to get in Vienna, or if you aren't you can make a pretty horrible brew, but then that's true of tea and coffee too. There's one great thing to be said for cocoa and unsweetened chocolate and that is that it is nearly always to be found on grocer's shelves, and that's a lot these days.

Chocolate Cookies

½ cup of shortening
½ cup of brown sugar
½ cup of white sugar
1 egg
1¼ cups of flour
½ teaspoon of salt
1 teaspoon of baking powder
2 tablespoons of milk
½ teaspoon of vanilla
Chopped nuts
½ pound of semi-sweet chocolate

Cut the chocolate up into small chunks. Cream the shortening and add the sugar and egg—well beaten. Sift the dry ingredients and add alternately with the milk to the sugar mixture, then add the nuts, pieces of chocolate and vanilla. Drop on greased cookie sheets in small spoonfuls and bake.

Chocolate Cake

1 cup of flour
1 cup of milk
2 eggs
1 cup of sugar
4 tablespoons of butter
3 squares of chocolate
2 teaspoons of baking powder
¼ teaspoon of soda

Beat the eggs well and then add the sugar. Sift the dry ingredients and add alternately with the milk to the egg mixture. Melt the chocolate and the butter together and then add them. Bake in a greased and floured tin.

Chocolate Shape

½ cup of milk
2/3 cup of granulated sugar
1½ cups of coffee
¼ teaspoon of salt
3 eggs
1 tablespoon of gelatin
½ teaspoon of vanilla
2 squares of chocolate

Soften the gelatine in a little of the cold milk. Put the coffee and the rest of the milk and half the sugar and the chocolate in a double boiler and cook till the chocolate has all melted. Then add the rest of the sugar and salt to the yolks of the eggs and stir into the chocolate mixture, add the gelatine, and cook till it is dissolved. Chill and when the mixture starts to thicken add the vanilla and fold in the stiffly beaten egg whites. Chill again till quite stiff.

Ann Sheridan has used cottons all over the place in the play room of her home. Rugs are braided cotton. Chairs and cushions are covered with twill printed in a window pane plaid. Draperies show the Mexican influence which blends well with the bamboo bar and long coffee table.

ESCAPE

HARD on the heels of flight comes fear,
One death the more to him who hides,
And hearing dreaded steps draw near
The green ditch where his figure glides
In bundled scarecrow rags along,
Knows that the captors' arms are strong
And knows the symbols on the sleeves.
Shaken with cold he sees the sun
Blink through the mist a rufous eye,
And clings unto the alder leaves—
His mind one crazy will to run,
To shout and leap, to laugh, to die.

LENORE A. PRATT.

"Just the way Daddy likes it..."

In the cosy glow of the fireplace ... near at hand—crisp oatmeal cookies and a large jug of Delicious FRY'S COCOA made with hot milk ... what could be more pleasantly satisfying?

For growing children at home... for grown-ups too, particularly in these strenuous times ... FRY'S COCOA plays an important part in the daily diet because *every cup of "FRY'S" is a cup of food.*

HOW TO MAKE DELICIOUS FRY'S COCOA

For each cup required, just put into a jug one teaspoon of FRY'S and one of sugar ... mix dry ... add enough cold milk to make a smooth paste ... then fill up with hot milk ... stir and SERVE!

YOU'LL LIKE THESE TASTY OATMEAL COOKIES TOO

(*Eggless*) Cream 6 tablespoons shortening and blend in ½ cup (lightly packed) brown sugar; mix in ½ cup quick-cooking rolled oats, then 3 tablespoons milk, then another ½ cup of rolled oats. Sift and mix in, a third at a time, 1¼ cups once-sifted pastry flour or 1⅛ cups once-sifted bread flour, ¼ teaspoon salt, 1½ teaspoons baking powder and ¼ teaspoon ground mace. Chill. Roll to ⅙-inch thickness on lightly-floured canvas or board. Cut with floured cutter. Bake on greased pan in moderate oven, 350 degrees, 12 to 15 minutes.

FRY'S COCOA IS BETTER COCOA

★ A Thick Sauce from the English recipe—Gives zest to all meat and fish dishes.

19

C&B
THICK SAUCE

C&B
THICK SAUCE
BY
CROSSE & BLACKWELL

HAVE ANOTHER SLICE!

THANKS, IT'S WONDERFUL BREAD

—to bake bread just right
use Fleischmann's *fresh* Yeast

Serve plenty of bread these days to give your family enough of the *energy* food they need. Supplying Vitamin B, bread is a quick energy replacer—low in cost. Fine, too, as a *stretcher* for scarcer foods! If *you* bake at home, use Fleischmann's *fresh* Yeast—Canada's favorite for over 70 years. You can count on it *every* baking. Ask your grocer for Fleischmann's fresh Yeast, with the familiar yellow label.

MADE IN CANADA

SUPPLEMENT YOUR DIET by eating 2 cakes of FLEISCHMANN'S fresh Yeast every day. This fresh Yeast is an excellent natural source of the important B Complex Vitamins.

Cook Them Creole

By HOPE GAUL

OYSTER recipes abound but in the opinion of many oyster-lovers it's the New Orleans recipes that, as one Creole cook puts it, "do beat 'em all."

The most famous oyster recipe of New Orleans, Oysters Rockefeller— for which Antoine's, that 102-year-old restaurant in the Old French Quarter, has long been famous —is out for the duration in the ordinary household, for these call for a month's ration of butter! But try as a worthy substitute:

Oysters Farcies

3 dozen oysters
1 cup minced onions
½ cup minced celery
1 cup minced parsley
2 tablespoons drippings
1 tablespoon flour
½ cup dried bread crumbs
Salt and pepper to taste
1 egg, beaten
Buttered bread crumbs

Heat the oysters until plump, then drain and chop into small pieces. Sauté onions, celery and parsley in drippings until tender but not browned. Stir in flour and bread crumbs; season. Remove from heat, stir in egg. Place mixture in 6 shell dishes, bake in a moderately hot oven (375°F.) 10 minutes. Serve with chili sauce, if desired.

As for plain steamed oysters —if any Creole cooking can be justly termed plain—nothing tastes better than the oysters steamed by Fleurette, the beaming-faced Negro cook who presided over the spacious kitchen in an old house on New Orleans Esplanada.

Steamed Oysters

3 dozen oysters
¼ cup butter, melted
¼ cup minced parsley
Salt to taste

Drain oysters well, place in colander and steam over hot water for 5 minutes. Arrange on hot platter. Pour over butter and parsley that have been mixed together. Dust lightly with salt and serve.

Bohemian Oysters

1 tablespoon drippings
1 tablespoon cornstarch
1 cup milk
1 cup oyster liquor
½ teaspoon salt
½ teaspoon seasoning sauce
Dash of Tabasco
1 egg yolk, beaten
2 dozen oysters
1 package fine noodles, cooked
½ pound cheese, grated
Black pepper

Melt drippings in saucepan, add cornstarch and mix to a smooth paste. Add milk, oyster liquor and salt. Cook over low heat, stirring constantly until thickened. Cover and let cook 5 minutes longer. Add seasoning sauce and Tabasco sauce. Pour a little of mixture into egg yolk and then return to saucepan. Remove from heat. Place drained oysters in a hot frying pan and cook for 5 minutes, stirring frequently to prevent burning. Add sauce and stir to absorb browned oyster flavor. Place ⅓ of noodles in the bottom of a greased casserole, add ⅓ oyster mixture, sprinkle with ⅓ grated cheese. Continue until all ingredients are used. Sprinkle with cheese and pepper. Bake in a moderate oven (350° F.) 15 minutes.

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NOODLE SOUP
A PREPARED SOUP MIX
2¼ OUNCES NET
COOKS IN 7 MINUTES
CONTAINS CHICKEN FAT
MAKES 4 TO 6 SERVINGS
DIRECTIONS: EMPTY CONTENTS INTO 4 CUPS (32 OZ.) BOILING WATER, COOK FOR 7 MINUTES AND SERVE. MAKE SURE ENVELOPE IS COMPLETELY EMPTY BY SCRAPING OUT ENTIRE CONTENTS WITH SPOON.
CONTAINS PURE EGG NOODLES, SALT, PROTEIN DERIVATIVE, ARTIFICIAL SEASONING, CHICKEN FAT, HYDROGENATED VEGETABLE OIL, DEXTROSE, TOASTED DEHYDRATED ONION, SPICES AND DEHYDRATED PARSLEY
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YOUR family will think you've taken a leaf from grandmother's cook book the moment they taste Lipton's Noodle Soup Mix. It's that grand kind of soup! For, although this soup sensation is as modern as today's news . . . although it can be carried home in your purse and cooked in just seven minutes . . . it has one pleasingly old-fashioned thing about it: its smooth, tempting, real chicken-y flavour will remind you irresistibly of the rich, slow-simmered soups you enjoyed "way back when."

Oodles of delicious egg noodles . . . plenty of good toasted onions . . . seasoned just right and flavoured with tasty chicken fat . . . that's the "homey" recipe that will make Lipton's Noodle Soup Mix first favourite on your table. And remember, you get more for your money . . . each package gives you a third more soup than you get from the average canned soup.

No rationing . . . no restrictions . . . Order Lipton's Noodle Soup Mix, as much and as often as you like.

NO TINS TO DISPOSE OF
4 GENEROUS SERVINGS
COOKS IN 7 MINUTES

LIPTON'S NOODLE SOUP *Mix*

"The Soup Sensation of the Nation"

THE FEMININE OUTLOOK

Baba Yaga: Grandmother Witch of the Folk Tales of Russia

By FLORENCE RANDAL LIVESAY

"HE WALKED over clear fields and wide steppes and came to a dreamy forest—" so my incantation begins. I know the rest of the charm by heart. "It was empty all round, not a soul to be seen, but a small iron cabin on hen's legs stood by itself . . . from the wind it was shaking and turning. Ivan spoke from the nurse's tale, *'Cabin, cabin, turn thy back to the forest, thy front to me'—"*

The hut turned round and round on hen's legs; on top of the twelve poles there were heads of eleven men; when the hut stood beside him Ivan climbed up one of the hen's legs. There he saw the oldest of the Baba Yagas, the bony-legged grandmother of all the witches, lying on a corner of the stove with one leg on the shelf; her nose, which was as long as the Prevetzky Bridge, thrust up the chimney, and her huge iron mortar in the corner. . .

In "Russian Folk Tales," published by W. R. S. Ralston in 1873 and now long out of print, much space is given to the study of the Baba Yaga or Grandmother Witch; "a tall, gaunt hag with dishevelled hair. She possesses the usual magic apparatus by which the enchantresses work their wonders; the Day and Night, in one story, are her servants; the entire animal world lies at her disposal. The human though diabolical malevolence evident in the name of Vyed'ma, Hexe or Witch becomes intensified here. Far more in keeping with the vastness of her powers and the vagueness of her outline are the titles of Baba Yaga, Lamia, Striga, Troll-Wife, Ogress or Dragoness, under which she figures in various lands."

In a variant of "Ivanushka" (Khudyakof) the boy who is the hero of the tale is carried off in a whirlwind by a Baba Yaga. His three sisters go to search for him and each of them in turn attempts to carry him off, after sending the Baba Yaga to sleep and smearing her eyes with pitch. But the two elder sisters are caught on their way home by the latter and terribly scratched and torn. The youngest sister, however, succeeds in rescuing her brother, having taken the precaution of propitiating with butter the cat Jeremiah "who was telling the boy stories and singing him songs."

Off With Their Heads

When the Baba Yaga awakes she tells Jeremiah to scratch her eyes open, but he refuses, reminding her that as long as he has lived under her roof she had never in any way regaled him, whereas 'the fair maiden' had no sooner arrived than she treated him to butter. . . One gets a vivid picture of the dreadful creature when she "goes into another room to sharpen her teeth."

She usually lives by herself but sometimes she appears in the character of house mother. In one story the heroine is ordered to swing the cradle in which reposes the son of a Baba Yaga "Address him respectfully" she is commanded, "in your lullabies."

In other tales she is told to wash a Baba Yaga's many children whose appearance is most unprepossessing: "worms, rats and all sorts of insects." These the heroine soaps over and afterwards she does as much for the mother! The latter is highly pleased, calls for a samovar and invites her young bath-woman to drink tea with her.

But terrible is her aspect at times; . . . just the same, in spite of the horrors the Russians do not depart from the orthodox and there is always 'a chopper to chop off their heads' when dragons and Baba Yagas can be tolerated no longer.

Peter Pan and Wendy, beloved of English children, steal into my mind when reading one of many tales of the old Russian Grandmother Witch. In 'Tsar Sultan' his beautiful sons, six in number, who had 'legs golden to the knee, arms silver to the elbow, and clusters of stars in their hair' were stolen by the witch and placed in an underground room in the forest, under a crooked oak-tree, under a great flat stone. The witch's spell sends the whole palace to sleep, but in time comes their mother:—

"She lifted the great, flat stone, entered the underground room, saw six little soiled shirts, washed, rinsed, wrung and hung them to dry; six little plates she washed and put away." The six sons of the Tsar show themselves: "If thou art a beautiful girl thou shalt be our little sister, and if thou art a Tzaritza thou shalt be our little mother."

Most beguiling of all to me is the story of Wassilissa and her wonderful little doll: "Now deep in this forest sat a miserable little hut on hen's legs, where lived a certain Baba Yaga, the old witch-grandmother. She lived alone, and none dared to go near the hut for she ate people as one does chickens."

The Stepmother's detestable children send little Wassilissa to this place to borrow fire, since they have none in the house. She takes with her the doll who, when given food and drink speaks to her and gives her the best of counsel or does for her all manner of tasks beyond the little girl's strength.

"The wall around the hut was made of human bones; skulls on the top. In the gate in the wall the bones of human feet were set; the locks were jaw-bones, with sharp teeth."

As Wassilissa drew near the eyes of the skulls were lit up. Then suddenly the wood began to fill with a terrible noise, trees groaned, branches creaked, dry leaves rustled eerily—the Baba Yaga came flying through the forest.

Wassilissa survived the encounter and accomplished the tasks given to her, with the aid of the doll. When she escaped, the Baba Yaga seized one of the skulls with burning eyes and flung it after her. 'There is fire for thy stepmother's children; may they have joy of it.'

And bearing the witch's fire high over her head on a stick the little girl ran home through the dark forest and delivered to the step-mother quite innocently that which brought about their death.

But, you may say, how shall one find that weird hut, that absurd little cabin on hen's legs in the dreamy forest?

"Across three times nine lands, in the Thirtieth Czardom, on the further side of the River of Fire there lives an old Baba Yaga who has many wonderful horses." Those are the only directions I can give you unless you find for yourselves some other guide posts among the Russian Fairy stories.

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Take ASPIRIN for Speedy Relief!

Don't let his mask scare you. That's just a dust-mask! He's the star cement-mixer . . . rushing a dam to give power . . . *more* power . . . for building tanks! Big war plants can't wait . . . he can't coddle a fever . . . can't stop for a cold . . . or for muscular pains and aches! So when painful cold symptoms first start . . . he reaches for Aspirin. He knows dependable Aspirin brings *fast* relief.

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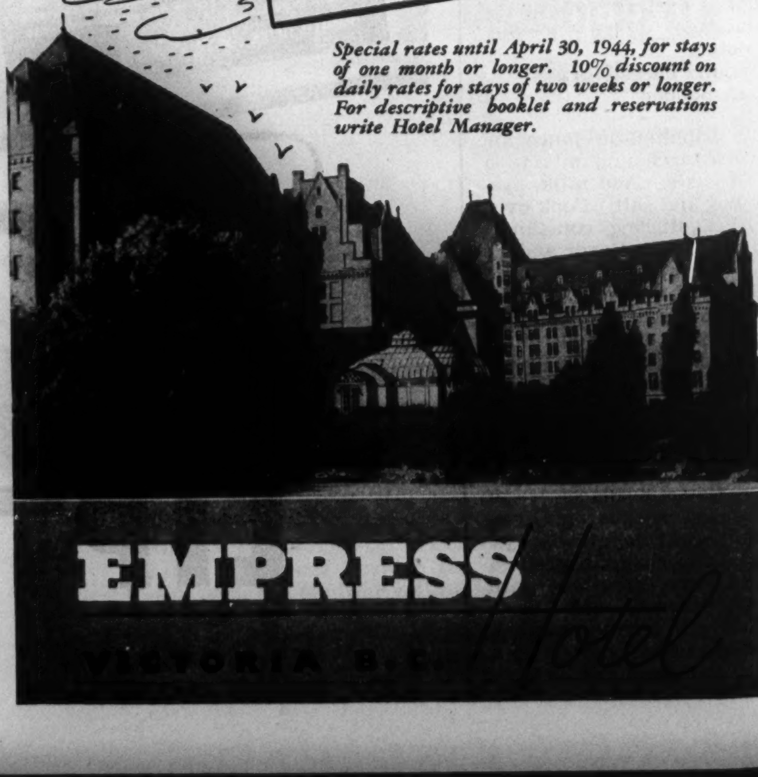

When We Feel Inferior, We Increase the Tip

By GREGORY AMES

Is the tip a reward for services satisfactorily rendered? Or is it a form of psychological blackmail of which men — but not women — most readily become the victims? Great Britain's Catering Commission has been trying to decide whether the system ought to be abolished and replaced by some other method of rewarding those who serve. But the custom is firmly established and may be difficult to uproot—even by a Commission.

ONE of the thorniest questions to be decided by the Catering Wages Commission set up in Great Britain will be whether the individual tip is to be retained as a recognized feature of rewarding services or whether it should be replaced by some other system. There is much to be said for and against tipping. Certainly the custom is deeply engrained at least in a certain section of the public and alternatives will have to be most carefully thought out and enforced or the tip will remain as a sort of "over charge," over and above the 10% service charge or whatever may be arranged.

There have been many previous attempts to abolish the tip in Great Britain. The first goes back as far as 1760 when an Act was passed which, in fact, made the tip or vail as it was then called illegal. The Act was still-born and never became effective. In those days it was not the cab driver with his shortage of change, the waiter with his "hope that everything had been satisfactory," the cloakroom attendant with his two flicks of a clothes brush, or a whole parade of servants who lined the exit from a hotel that were the menace. The custom had arisen of tipping servants when you visited the house of a friend or even a business acquaintance. To dine with a lord was calculated to cost ten shillings to a pound according to your courage and powers of resistance. Tipping was turned into a "racket," not so much by the servants as by their masters who encouraged them and engaged them on terms by which they received no wages but had to rely on "vails." In the case of the servants of some notorious minor ministers and officials, the tip became brazen bribery. If you did not tip you did not get in to see the official.

The most recent serious attempt to make tipping illegal was a private bill introduced in the House of Commons in 1937 by Mr. J. S. Holmes M.P. The Hotels and Restaurants (Gratuities) Bill made it legal to charge for services on a scale according to the standing of the restaurant or hotel, but illegal to give a tip. He rightly pointed out that the failure to establish the "ten per cent service charge" rule was due to tipping remaining legal. So long as this was the case, there would always be people who left tips in addition to the service charge and a tip in addition would gradually come to be recognized as the custom. The background to the bill was that tipping encouraged the employment of people at exceedingly low or even no wages.

The British House of Commons on the second reading was divided on the subject. Some members contended that it was unnecessary and would not work. Others supported the bill. Mr. E. Thurtle called a tip "a kind of charitable hand out" and said it marked the service of the waiter with a sense of inferiority which ought not to be encouraged. The Bill was "talked out" and nothing more happened.

Moral Cowardice

The general arguments for tipping as a system of payment for services is that it is personal and the customer can reward according to merit. If a waiter or some other servant has been to some trouble, the tip can be generous. If he has been neglectful, he can be left no tip at all. Thus the system encourages efficiency.

To this the opponents of tipping reply that in practice tipping more often becomes a matter of blackmail. Not the skill of the waiter in serving, but his skill in making the customer feel inferior if he does not tip generously decides the size of the tip. Most men (not women) are notorious moral cowards where dignity and money are combined. One waiter, when he retired, wrote a remarkable treatise on how to make a customer feel embarrassed and awkward, the true method of getting a tip. He contended that satisfied customers did not tip as well as those who had been made to feel inferior. They asserted their superiority by leaving a big tip to restore their prestige in the eyes of the waiter. An interesting piece of psychology.

For the system, it is argued that it enables the hard-working, skilled person to earn more than the lazy, inefficient one. Against this, it is stated that as far as many restaurants are concerned, a system of pooling the tips and sharing them later in fact results in waiters being paid according to their grade and not their skill; that it is altogether too uncertain to be a fair method of remuneration and leaves the servant at the whim of the customer. There are others, like Mr. Thurtle, prepared to argue on sociological grounds, that the system is degrading to both the giver and the taker of the tip and it was these grounds which led to the tip disappearing in Russia at the Revolution.

The Service Charge

The usual method suggested of replacing the tip is by a 10 per cent service charge and this is now in action in many British hotels, and on railway dining cars. Early in the war the Euston Hotel introduced a service charge with a notice to each customer that "this charge covers all services rendered to guests in the hotel for which, in the past, it has been the custom for each guest to give individual reward." The charge worked out at about 1s. for lunch, and 6d. in every 5s. for hotel apartments, with a minimum of 1s. 6d. The 10% service charge, or sometimes up to 15% was usual in most continental establishments, but there was no great uniformity, even in France, the land of tips. For instance, in some places a cigar seller in a restaurant would add 10% to the cost of the cigar on the sale, but in others would expect to be told to "keep the change."

One thing that puzzles the student of tipping is why it has become associated with only certain forms of personal service. Why do I tip my barber for cutting my hair, but not my shorthand typist for taking a letter? Why do we not tip program sellers and the girls who show you to a seat in a cinema as they did in France? Why do we tip taxi drivers and not bus conductors?

Closely connected with tipping is, of course, the Christmas Box. This seems to be going out of fashion. Even the postmen whom, one always felt, specially deserved a Boxing Day present if anyone did, do not seek it now having agreed it is undignified, and the long line of tradesmen calling for their Christmas boxes seems to be a thing of the past.

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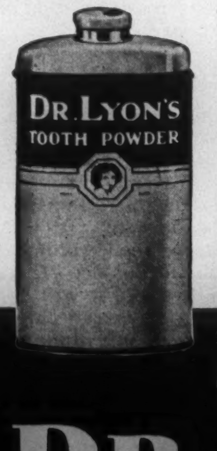

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BRITISH COLUMBIA LETTER

Unwelcome Mennonites Making Model Farms by the Fraser

By P. W. LUCE

GERMAN-SPEAKING Mennonites are walking warily in the Fraser Valley these days. They realize there is a good deal of public resentment at their presence, and that their enemies are trying to bring legislative enactments to bear heavily against them. They are doing what they can, in their own way, to offset this.

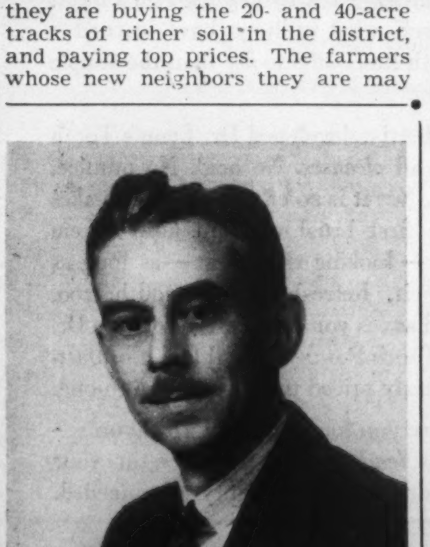
There are believed to be around 3,500 Mennonites in the municipality of Chilliwack. The little town of Yarrow, which is the communal centre of the sect, is the home of 226 families whose prosperity may be judged by the fact that these own 125 automobiles, many of them recent models. Fifteen years ago Yarrow was hardly a name on the map, and in 1918 there were no Mennonites in the Fraser Valley.

The affairs of Yarrow are administered by a five-man committee, elected annually. Women as well as men mark ballots at the election. There is a six-room school, with four non-Mennonite teachers. On Saturdays the children are taught German and given religious instruction by volunteers. The community leaders indignantly deny that a picture of Hitler is hung in the schoolroom during these Saturday sessions, or that unBritish ideals are taught.

The average Mennonite moves and has his being in a thick religious atmosphere. The members of the Mennonite Brethren Church are expelled if they drink, smoke, dance, or engage in other frivolous pastimes. The First Mennonite Church is rather more tolerant; its members may use tobacco, go to picture shows, and in other ways approximate Anglo-Saxon behavior. The Brethren, however, are much stronger numerically.

There is no beer parlor in Yarrow; no dance hall, no theatre, and no pool room where loafers might congregate if there were any loafers in the community. There are none. The great ambition of the Fraser Valley Mennonite is to work, and work hard. That, they contend, is the chief reason for their being disliked by the other settlers, and there may be a modicum of truth in this.

By the application of scientific principles, day-long back breaking toil, a living standard which often is a bare existence, and a thrifty attitude which might be described as penurious, the Mennonites have, in twenty years, made profitable farms out of marginal and sub-marginal lands. Today, with cash in the banks, they are buying the 20- and 40-acre tracks of richer soil in the district, and paying top prices. The farmers whose new neighbors they are may resent their coming. One of the Valley boards of trade has approached the authorities asking that the transfer of farms to Mennonites be forbidden until two years after peace, so that returned men may have an opportunity of acquiring these holdings.



J. A. ROBERTSON, recently appointed assistant treasurer of The Bell Telephone Company of Canada, succeeding Percy H. Jennings, who has retired on pension. For the past five years Mr. Robertson has been general cashier at the company's head office, having joined its treasury department in Montreal following a period of employment with P. S. Ross and Sons, chartered accountants.

Practically all the Mennonites object to bearing arms. One-third of the men of draft age are in conscientious objectors' camps. Many others have received or are seeking deferment. The church, though it condemns war, does not expel a member for joining the army. Unlike the Doukhobors, the Mennonites have given the authorities no trouble. The two sects have ideals much in common, but the Doukhobors, are militantly defiant. Recently a member of the Selective Service explained at length to a meeting at Brilliant that it was impossible for special concessions to be granted to Doukhobors. That same night a large warehouse was destroyed by fire. It may be that the two incidents were purely co-incidental, but nobody around Brilliant thinks so. Not even the Doukhobors.

The Gun Resumes

Vancouver's famous institution, the nine o'clock gun, was one of the first war casualties on the Pacific Coast. After being silenced for eighteen months because it was feared the sound might be confused with naval gunfire, the old gun booms again on the stroke of nine, and tens of thousands of citizens glance at their watches and make the necessary adjustment.

For a time there was some question whether the necessary powder would be available, but a supply was finally obtained from Edmonton. The gun, which operates from Brockton Point, in Stanley Park, was cast in England in 1816, when the shadow of Napoleon still darkened Europe. So far as is known it never was in active service. It was brought round the Horn to Esquimalt, remaining there until 1893 when it was transferred to Vancouver.

Bulbs as a Business

The greenhouse and bulb business of British Columbia is steadily becoming an industry of considerable importance. On the lower mainland there are 156 glass growers tending 700,000 square feet, mostly of flowers, though mushrooms also take up considerable space. Vancouver Island holds first place for bulb growing. Over 8,000,000 daffodil, 5,600,000 tulip, 3,250,000 iris, and 1,800,000 gladioli and other small bulbs were marketed in 1943. Shipments go to all parts of eastern Canada and the United States. In peace times there is a remunerative trade with Britain, but the shortage of shipping space has put a temporary stop to that. The acreage under bulb cultivation has more than doubled in the past fifteen years.

Making Them Vote

The question of compulsory voting at provincial elections will be discussed at the next meeting of the legislature. Premier John Hart has made a definite statement to that effect. Leaders of the C.C.F. are a trifle cagey about committing themselves on the subject. There is no official policy, and it will be necessary to define the party line somewhat cautiously before making a public pronouncement. The same holds good for the Labor Progressive party, which is the current label of the former Communists.

When and if voting is made compulsory, the Australian method will be followed in its broad lines, but there will be deviations. Premier Hart does not like the idea of fining non-voters $25, probably foreseeing repercussions at later elections. He has an idea that it would be better to publish a list of the names of those who did not exercise their franchise, "and after that those persons could not pose as armchair critics of the government or its policies", a pious hope that sounds unduly optimistic coming from such a practical politician as the premier.

The compulsory voting plan suggestion has been somewhat coldly received by the public. The Vancouver *Province* editorially contends that the right to vote must necessarily include the right not to vote. The Vancouver *Sun*, possibly for no better reason than that the *Province* is against it, gives the plan its editorial benediction. The country press, by and large, ignores the issue.

Farm Produce

It is unofficially estimated that B.C.'s agricultural returns for 1943 will be close to $75,000,000 the highest on record. This is for farm produce only, and does not include Victory Gardens.

Tobacco, a relatively unimportant product, was almost the only crop which showed a decrease in value as compared with previous years.

In spite of increased yields, the balance of trade in agricultural products is heavily against British Columbia. Exports for 1942 were valued at only $14,380,765, while imports from other provinces totalled $28,000,000. Fruit gets the credit for the bulk of the province's exports, bringing in $12,209,696. Although the gospel of producing more for home consumption has been preached for many decades, progress in this direction is painfully slow. The farmers just naturally continue to run their business in the way they think will pay them best.

Naturopathic Largesse

Sir Victor Sassoon, English multimillionaire, has made a token gift of $25,000 to the University of British Columbia for the establishment of a faculty of physical medicine, which would necessitate the establishment of a chair of naturopathic health treatment. Such a department would require financial help from either provincial or federal governments, or both.

The acceptance of Sir Victor's cheque depends on what the U.B.C. senate and board of governors think of naturopathy, a branch of healing which is sometimes not exactly in line with the views held by the rigidly orthodox. If the Sassoon gift is received in the spirit in which it is offered, it is understood there will be much more largesse from this same source, and from other naturopathic enthusiasts.

One of the richest women on this continent—name not yet revealed—is said to have promised to back the proposed faculty to any required amount. The development of health resorts throughout the province would be one of the first concerns of the U.B.C. naturopaths.

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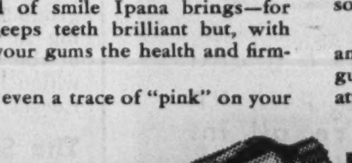

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THE OTHER PAGE

Quebec Speaks New Language and Has "Beaucoup du Fun"

By THEODORE HARRIS

WHILE Basic English is being "plugged" as a sort of world language for the future, and Professor Lancelot Hogben (*Mathematics for the Million*) gives us "Interglossa", latest contribution to the plethora of artificial languages designed to serve speakers of all tongues as a secondary means of oral communication, our own province of Quebec is, through the processes of time and pressure, developing a curious new language of its own. That is true, at any rate, as far as the everyday speech of Jean and Mme. Canadien are concerned.

Here in Quebec we have an energetic organization known as *La Société du Bon Parler Français*, which devotes its energies all year, and, in keeping with the modern tradition, more particularly during one week of the year (on the analogy of Eat More Cheese Week) to seeing that more French is spoken by Canadians whose mother tongue it is, and that anglicisms and other impurities are purged from the daily small talk of Jean and his friends.

But if what you hear in the street cars and the public meeting places may be taken as an indication of the linguistic trend of things, the Society for Well-spoken French is fighting a losing battle—it is being badly outflanked by superior forces.

The phenomenon of infiltration of English into spoken French was observed and remarked upon quite some time ago by H. L. Mencken in "The American Language" (fourth edition). There he raises his eyebrows at a newspaper heading of Montreal origin: "Un Hold-up de M. Houde." Things have gone a long way since Mr. Mencken made his observation.

Indeed, they have gone a long way. Just nine years ago, in SATURDAY NIGHT I had a little piece called "Bilingual Fine Art," dealing with such masterpieces of compound-language as "Arret du Tramways Stop", "Résultats de Hockey Results", "No Passage Défendu", and many others in similar vein. That type of thing persists here, but it is pretty old stuff now. Jean has made much progress, or has become a backslider, whichever way you want to look at it.

IN HIS morning paper, he learns that "On demande un superman à Ottawa," and, raising a mild thirst on the strength of what he has read, Jean goes to the nearest store and says, "Donnez-moi un cole drink."

That is his everyday talk, as between one French-Canadian and another. It is no exception, as my friends of the Society for Well-spoken French will sadly admit. The chances of hearing *liqueur douce* for soft-drink, even in a sentence otherwise French-perfect, are about nine to one against. Good Jean's wife, preparing for supper, will ask the corner grocer for "un tin de bin". The word *fève* has all but passed out of her vocabulary.

If I've managed, somehow or other, to dig up a pretty good news story at Montreal's City Hall, my colleagues of the French press, chaps of far more than mere elementary education, will flatter me by saying, "faites-moi donc un black." They would no more think of asking for "Un exemplaire à carbon" than they would of making their request in German. Moreover, they have to have their black fast, because "mon deskman est bien pressé".

On the street-car, there is only a fifty-fifty chance that a French-speaking passenger will ask for *une correspondance*. At least half the time, if not more often, what he wants is a "trawnsfaire", and to this fellow, the man up front is nearly always "le motorman", rarely *le garde-moteur*. If "le motorman", drives at a furious clip, as many of them do in Montreal, he's not *fou* but "cray-zay", and if he stops the car with a sudden jerk, the passenger's expletive is likely to be "Moh-zez".

Good ham is more or less a wartime casualty, but long before the era of short supply, *jambon* had all but gone out of the Quebecker's spoken French. "Jai pris un ham sangwish for mon lounch hier," and today, being pay-day, "Je va prendre un bon steak de first clawss." Tomorrow, money gone, it may be "un petit snack, un morceau de cake avec du chola-milk."

DOWN at the garage where Jean works, *le contremaitre* is a fellow of by-gone days. His boss today is "le foreman", to whom he says "J'ai bien du trouble avec le five-ton trowk." When "le foreman" wants to know the nature of the trouble, he'll be told "le fender est cassé." "Fixez-le," says the boss. "Payez-vous de l'overtime?" asks Jean. "C'est le big shot qui va decider ça," he's told for answer.

With the overtime he's earned, Jean decides to splurge, so at the Forum, where Les Canadiens are playing, he tells the man at the wicket, "Donnez-moi un box seat." After the game, a friend whom he has met asks "Où vas-tu?" to which he replies, "Je va prendre un short-cut au taverne, il-y-a trop du monde sur le sidewawk." On the strength of a couple of beers, Jean suggests "Laissons-nous passer sur une dawnce-hawl, pour avoir bien du fun." After their fun, and a few more beers, they'll both be on the look-out for "le policeman". The little dancing partner, too, had "beaucoup du fun avec mon boyfren," she tells her room-mate.

Apart from the acute wartime shortage, it's very hard to find *un garçon de bureau* in these parts. All of them, even in offices where French is habitually spoken, have become "offiz-boy". Maybe the salary is higher. The girl in the same office, who once upon a time worked a *machine-à-écrire*, and more lately a *clavigraph*, has since graduated to a "tiepriter" on which, every once in so often, *"il faut changer le 'ri-bon'."*

In the world of sport, of course, the business is without end. "Laframboise a frappé un foul bawl," and "Destroismaisons a mouru a third base," and so, ad infinitum.

QUEBEC'S new language is spreading fast. It is impossible to record all the examples. You never can, because, tomorrow, someone will have borrowed another anglicism, and the day after, all his friends will have adopted it. A week later, you'll be hearing it all over the city.

To say that these interpolations are to be found only among those whose formal education has been limited is not correct, either. Some of the grosser forms, to be sure, won't be heard in the parlors of the university graduates, but they lapse into the more refined forms, if so they may be called. "Okay" and "awl-right" punctuate their every remark, and they have "beaucoup du fun", too.

The upper crust will discuss this, that and the other glibly, and then, the host, to help things along a little, will offer his guests, lucky fellows, "un bon drink de whiskey".

It looks very much as though the Society for Well-spoken French is going to be victim of a concerted Anglo-American pincers movement, despite the one-week-a-year counter-offensives.

Hypochondriac at the Typewriter

By J. E. MIDDLETON

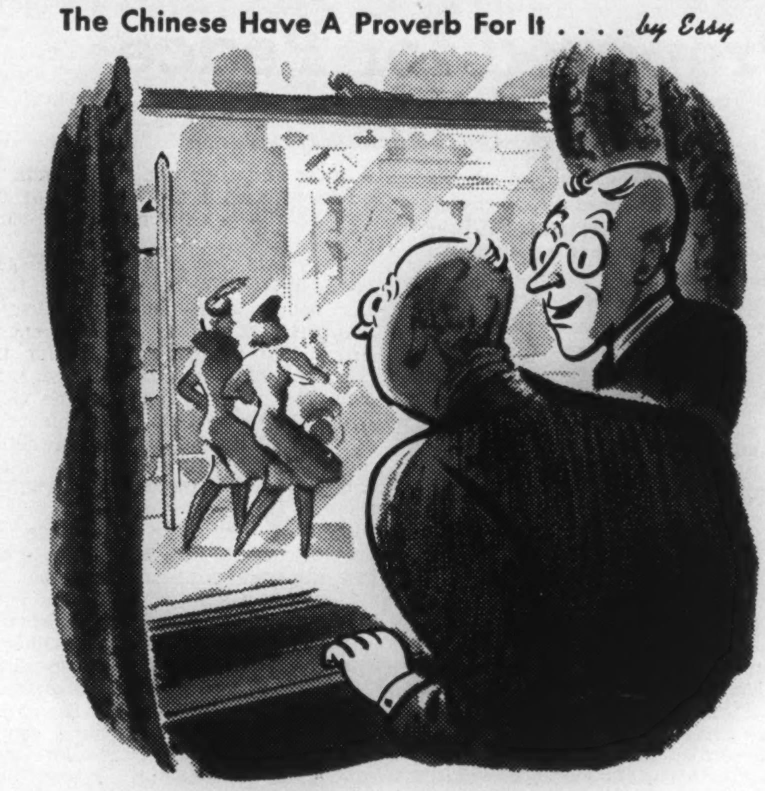
I SAT before my writing-mill disgusted at my brain.
It hated work. It went on strike and filled my heart with pain.
I pleaded for a jape or two with inspiration lit.
No, sir! It wouldn't convolute the slightest little bit.

"Okay!" I said in vicious tone, and reached me down a book.
Superb was my indifference and lofty was my look.
The volume was *The Apple Cart,* on kings and bolsheviks.
I read, and soon was chuckling at the playwright's oily tricks.

For Bernard Shaw's a grand old boy who always makes a stir.
His phrases and his paragraphs are smooth as kitten-fur.
And when I finished smiling through the preface and the play
My brain remarked, "All right, old top, let's do some work today."

And oh, the type it clattered, and the little bell it rang
And all the gadgets of the mill conjubilantly sang.
My stuff can never sparkle like the plays that Shaw has done
But I can write *like me,* by gosh, and have a lot of fun!

The Chinese Have A Proverb For It . . . . by Essy



"Even if we study to old age . . .
we shall not finish learning"

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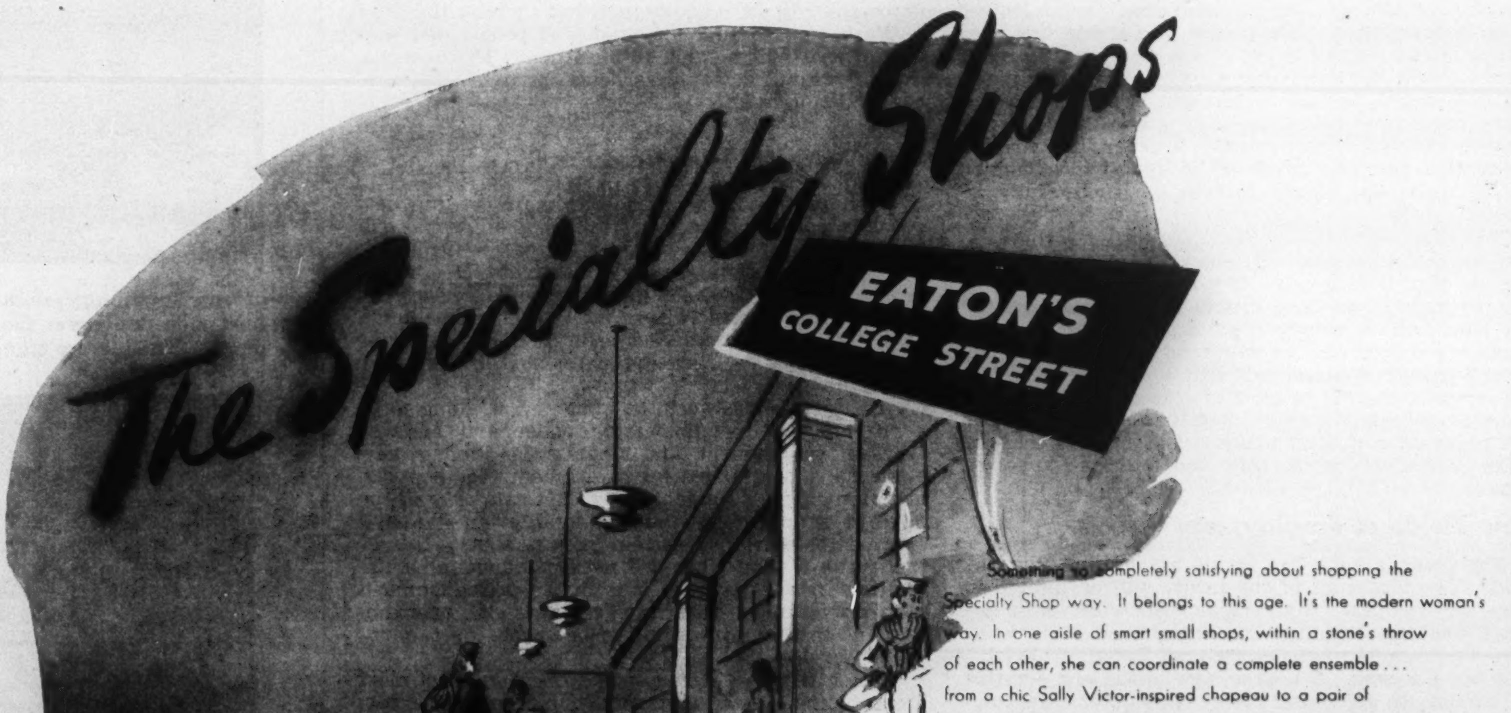

Something so completely satisfying about shopping the Specialty Shop way. It belongs to this age. It's the modern woman's way. In one aisle of smart small shops, within a stone's throw of each other, she can coordinate a complete ensemble . . . from a chic Sally Victor-inspired chapeau to a pair of "Peacock" shoes. And it's fashion as a woman dreams it should be . . . simple, tasteful, cosmopolitan. Fashion . . . with a talent for taking these times graciously.

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SATURDAY NIGHT, TORONTO, CANADA, FEBRUARY 12, 1944

P. M. Richards, Financial Editor

This Time, We Must Be Prepared for Peace

By GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

Are we to face the end of the war as unprepared for its finish as we were for its start? Mr. Layton points out that an end will almost certainly be reached in 1944 yet so far there have been no declarations on means, end and method of peace and reconstruction plans. If the mistake of twenty-five years ago is not to be repeated government should take the public into its confidence as to its plans for the future.

London.

IT IS clear beyond any possibility of doubt that the European war will be decided in 1944. In war nothing is certain, and vast as are the forces arguing a total victory for the United Nations before the summer it may not be automatically assumed that they will command absolute victory. But it can be said with certainty that if they were not to live up to their promise there would be no clearcut decision at any time, and a new and modified end would be achieved within the compass of the rest of the year. Decision of some sort is certain this year.

It follows that the urgings to government (which come mainly from the people and not from fireside idealists) to prepare, not in general terms, but in much detail, for the post-war have a powerful cogency. This does not conflict with the view, which is always held in the places of decision, that nothing can be relied on in war. It is unwarrantable to expect less than a 100 per cent triumph for the United Nations, but even if something less than that were expected it would still be a duty to define the post-war plan.

How far has government got with this job? No war uncertainty should be permitted to affect their deliberations. A military plan always has its alternatives and so could a peace plan. Absolute victory will mean absolute opportunity, but the scope for anything less than absolute victory is now sufficiently limited for it to be possible to make a plan for that, too.

The British Government is shortly going to present its White Paper on the question of post-war regeneration to the House of Commons (it may have been presented by the time these words are read). But here the concern is primarily with domestic matters, and what is paramount is the international question. It is known that the authorities have in mind a substantial scheme to restore British export trade. How far have they progressed towards the decisions that must be made in the international theatre before the domestic plan can become a reality?

It is known that they have given consideration to certain financial schemes, but these can have validity only in the context of an accepted international program, and so far no one knows where anyone stands between Keynes, and White and Vargas and the bankers who oppose each of them in varying degrees. At Teheran there was agreement on the bases, but the bases are not merely the goodwill which emerged there, any more than the Atlantic Charter, which read like an admirable synopsis of the Ten Commandments, was a blueprint for the post-war.

The time is long past when the world required, or desired, new asseverations of the ties of goodwill that bind the U.S.S.R., Great Britain, the U.S. and China. Goodwill is in action not declaration. The time is also long past when the world could

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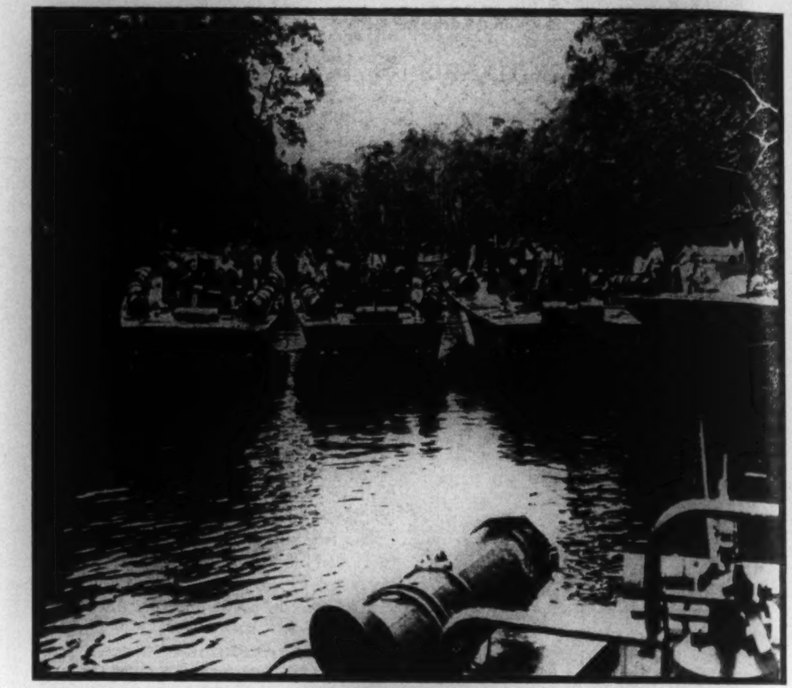

Small naval craft, MTP and MGB boats have fought brilliant actions in the English Channel, safeguarding the shores of Britain and patrolling its coastal waters. In the South Pacific American PT boats are playing a similar role. Nicknamed "Green Dragons" by the harassed Japanese these small boats hide out between forays upon the enemy's installations and shipping in concealed bases (above) where they are screened from enemy eyes by the heavy overhanging jungle foliage. During the day the boats are serviced and the men rest in a comfortable camp hewn from the jungle. Below: a cargo of high-test gasoline, life blood for the "Green Dragons" is unloaded from a landing craft in a New Guinea inlet which serves as a base for this flotilla of PT boats. As the sun sets, the hard-hitting little craft slip out for their nocturnal raids. They patrol until early dawn and unload their torpedoes at any unlucky Jap target they may find. Supply ships are most frequently their victims.

Below: Returning from a night raid upon Japanese objectives these PT boat men mull over the battle incidents to piece together what happened. The picture affords a closeup of two of the craft's torpedo tubes.

THE BUSINESS ANGLE

We Mustn't Restrain Progress

BY P. M. RICHARDS

IN RECENT months everyone has been discussing the prospects for post-war business and employment and a remarkable fact is that the more discussion there is, the more pessimistic nearly everyone seems to be. Despite expressions of confidence by people in high places, most of the public appears to be convinced that there won't be nearly enough jobs to go around, that we're bound to have another tremendous depression sooner or later, and that (1) the private enterprise system can't meet the requirements, and (2) that CCF socialism would only make "confusion worse confounded."

This is surely an idiotic state of affairs. After all, though the war has increased our burden of debt very considerably, it has also greatly increased our capacity to produce and our individual and collective skill in production. We people of Canada are now equipped and trained to produce not only vastly more than we ever did before but also a great many items that we formerly had to import. We can produce more goods and more kinds of goods, and our increased efficiency has greatly lessened the cost of production per unit produced, a fact which cannot but increase our ability to compete successfully in foreign markets.

Somehow—and this is the absurdity—it's the very fact of this increased efficiency and power of production that terrifies us. We're thinking that if we can produce, as we have in this wartime, enough for our comfortable subsistence with a million of our workers engaged only on war production and another eight hundred thousand men and women in the fighting services, there'll be no useful place for these people now serving the war when peace returns. But this proposition doesn't make sense. It says that we make ourselves worse off by making ourselves better!

New Fields of Employment

The error, surely, lies in the assumption that the fields of employment of the future will be limited to those of the past, that people will want only the goods and services they are accustomed to now, or were accustomed to in the pre-war. But that obviously is not the case. A host of new goods and services are already in sight and numberless others are coming. Right ahead of us are television and helicopters and a multitude of new things which will, we may reasonably suppose, be as commonplace and as universally wanted in the future as radios and automobiles are today.

Think of all the goods and services we commonly enjoy today which were not available forty years ago, and how much of our normal present-day employment comes from supplying them. Think of the progress of invention and manufacture in the last five years alone and of the wonderful new fields of usefulness and service—such as electronics—now being opened up. The truth is that our prospective "surplus" manpower isn't surplus at all; it's going to be our principal means of realization of the "brave new world" we've talked about.

Our ability to make things with less labor and in less time and thus more cheaply isn't going to ruin us by destroying employment; it's going to make those things available to more people because their prices will be lowered. Lower costs of production, lower prices, wider markets, increased sales, more production, more employment, higher living standards. The big field of expansion of the sale of Ford cars is not in persuading Chevrolet and Plymouth users to turn to Fords, but in progressively bringing down the cost of manufacture and thereby the price of Ford cars so that multitudes of people, not now car owners, will be able to buy them. Every reduction in price of a wanted product increases the number of its users.

Will Work for New Products

Perhaps it will be said that many of the new goods to come will be superfluities; that people will not be willing to work in order to possess them. But the evidence is against such a statement. How many people not now owning a good car would not wish to own one if they could afford it? How many willingly do without telephones and radios? The luxury of one day will be the necessity of the next in the future as in the past.

It's because the world of tomorrow is going to be a world of new inventions and products and thus new fields of employment, and because this kind of new world can't be planned by government (for how can government plan something which exists only in the mind of an inventor?) that the totalitarian state system cannot possibly meet our requirements. If ever there was a time when we needed individual initiative and free enterprise, it is in the period immediately ahead of us, with its vast new fields of invention and production waiting to be opened up to mankind's service.

Social security? Yes, of course; we can most properly organize to assure all our people of protection against the hazards of unemployment, ill-health and old age, and, with our newly-proven ability to produce abundantly, we can well afford to make such provision as full as it should be. Social security will not make social parasites—at least, not enough of them to matter—so long as there is ample opportunity and reward for personal effort. We can afford social security. What we can't afford is to place restraints on progress—the restraints which would inevitably result from placing our progress under the control of a bureaucratic system of government.

(*Continued from Page* 34)

accept the fantasy of the proposition that planning for peace is inappropriate while a war is going on. A war ends very suddenly. There is a request for an armistice, and then, even while the terms of peace are under discussion and a continuation of war is still technically possible, there is the pregnant gap. In it is all the world's hope.

If it sees great mistakes, as in 1918-19 it saw mistakes, then the world may come to the bitter reflection, as it did 20 years after the last war, that it is a cardinal error to engage in wars for whatever purpose. And it is obviously very liable to mistakes if it takes the world unawares, if it presents an unexpected opportunity. Since 1941 the opportunity has been expected by everyone, apparently, outside the groups that will be called on to seize it and employ it. There would be no forgiveness this time.

In terms of practical politics the war may already be regarded as having exhausted the major claims that it is qualified to make upon the government for fundamental decision. The course is set and the pilots are in charge. Now is the time when the course must be set for the peace, and the alternative courses that extreme prudence may dictate, and when the pilots should be selected.

This is not to say that there should be any dissipation of Allied war strength until the war is won. The argument is that a really comprehensive peace program can be devised without affecting either the decision or the duration of the war. And, equally, it is that the people of the United Nations should be told what their leaders are planning for after war, without sanctimonious homilies and without hedging.

Better Now Than Later

If this is judged to be impossible now, how will it be simpler when the war suddenly ends? What new factor will there be then that will make the declaration appropriate? Obviously, there will be nothing. The worst interpretation that can be put upon the remarkable lack of a definition of peace intentions so far is that they will not be available then, when no one will be able to pretend that they will be out of place. The war was very nearly lost because in the years of peace we refused to think of war. It would be a tragic irony if the peace were lost because in the years of war we refused to think of peace.

It is not easy to sympathize with those who hold that the difficulties of detailed peace planning are insuperable. Wherein are they? We surely know what sort of world we want. So much has been expressed by the four leaders of the United Nations. We surely know what means can be employed to secure it. We are old enough in the tooth to know something of such processes. We know what our capacity will be, within reasonably fine limits; we know what our labor force will be.

Knowing the means and the end, what is there to prevent the articulation of the method? As yet, nothing has been said about the means, and very little, if we except vague generalizations, about the end. But we should have and could have a sure knowledge of means and ends and method. Let us then have it. The Atlantic Charter showed that there can be nothing so shameful about it that we should choose to conceal it until the time is ready for its operation.

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Company Reports

North American Life

NEW business of North American Life Assurance Company for 1943 which amounted to $40.8 million, consisted of 13,429 new policies averaging $3,041 each in amount, according to annual report of company for the year. Net terminations were materially lower than in 1942, amounting to only $14.5 million or 4.5% of the new and in force business exposed to termination. This termination rate compares with 5.3% in 1942 and, since it embraces death claims and maturities as well as surrenders and lapses, it provides further striking evidence of the value placed upon their contracts by policyholders.

While the increase in business in force was $26.3 million for the year, certain adjustments were made at the year end in the methods used for the computation of face amounts for special contracts. As a result, the net increase in business in force was $25.3 million, bringing the total at the year end to $308.1 million. The average size of each policy in force now stands at $2,571, as compared with $2,544 a year ago.

Main portion of the company's premium revenue of $9.4 million consists of renewal premiums of $7.1 million on contracts purchased before 1943, and represents amounts being paid by policyholders for their continued savings and protection. The remainder of the premium income comprises in about equal proportions first year and single premiums for new contracts purchased.

Surplus earnings for the year amounted to nearly $1.4 million, a favorable figure due to lower rates of mortality and expense, together with maintenance of the interest rate on a larger volume of assets.

Net profits from sale of investments amounted to $168,000 during the year, while recoveries on sale of assets previously written down were $140,000. These amounts together with $29,000 appropriated from surplus were used to effect write-downs in assets of $87,000 and to increase the investment reserve by $250,000 to a total of $2,000,000. In addition a further amount of $50,000 was written off the company's head office building.

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Sun Life

STATE operation of life assurance is not new; it has been tried in different countries and has not been a success. Arthur B. Wood, president and managing director of the Sun Life of Canada, made this comment as he presented the company's 73rd annual report to policyholders. Mr. Wood was referring to the plans of so-called political reformers whose avowed aim is to abolish the existing economic system and replace it by a socialistic state. The value of life assurance to the individual and the community is recognized by these people and no criticism has been made of life assurance itself. Nevertheless, they advance the claim that the business should be operated by the state, together with other large financial and business operations. In our country, however, the Governmental annuity scheme has proved itself to be not self-supporting. Expenses of its operation are not being charged against it and, in addition, it costs about two million dollars a year of taxpayers' money to keep it going. Mr. Wood also pointed out that State Insurance had been tried in Great Britain where, after more than 60 years of effort, only 12,000 contracts were in force, and in 1928 the scheme was discontinued. In New Zealand, a country which is constantly referred to as an outstanding example of the application of the socialistic system, the Government, after vigorous operation of a state insurance department over many years, has secured only about 20% of the total life assurance business of the country, the remaining 80% being distributed among private competitive companies. The only conclusion to be drawn from these examples and others, added Mr. Wood, was that where there is freedom of action and open competition, the people's choice is with the private companies.

Mr. Wood stated that payments to policyholders during the year exceeded $74,000,000, including ten million dollars in respect of dividends on participating policies. $1,629,000,000 has been paid to Sun Life policyholders and beneficiaries since organization. During 1943 over 60,000 life assurance policies and annuities were added to the books and assurances in force now stand at $3,173,000,000. The distribution of the business in force is as follows: Canada 31%; United States 42%; Great Britain and other British countries 21%; other countries 6%. New life assurance policies issued during the year amounted to $214,000,000, an increase of $13 millions as compared with 1942. The Company has over one million three hundred thousand policies and group certificates in force.

The financial statement disclosed that premium income for 1943 exceeded $112,000,000 while total receipts showed a substantial increase over the preceding year and stood at $174,000,000. The surplus and contingency reserve now amounts to $36,618,000.

(*Continued on Page* 39)

LIFE ASSURANCE FIGHTS INFLATION

Policyholders' savings important contribution to War Effort and Post-War Reconstruction

One of the many distinctive services performed by Life Assurance in these urgent times is the mobilization of the people's savings against the insidious but none the less devastating enemy — inflation. Thus millions of men and women, advised by a worthy and highly-trained group of their fellow-countrymen who "sell" Life Assurance, withhold their savings from the luxury market and set them aside to secure protection and well-being for themselves and their loved ones in the unknown days to come.

In the past year alone, the million policyholders of the Sun Life of Canada have set aside $112 millions of their savings in the form of Life Assurance premiums.

During the war years there has been a marked increase in the basic service rendered by Life Assurance — personal and family protection in the time of greatest need. The Sun Life of Canada, since September 1939, has paid out 365 million dollars to policyholders and beneficiaries, a really significant contribution to the stability of national family life in time of emergency.

FROM THE 1943 ANNUAL REPORT

New Assurances	$ 214,292,080
Assurances in force	3,173,417,467
Benefits Paid 1943	74,057,495
Benefits Paid since Organization	1,629,863,441

Copy of the Annual Report for 1943 will be sent to all policyholders, or may be obtained from the Head Office, Montreal.

SUN LIFE of CANADA

GOVERNMENT
AND
CORPORATION
SECURITIES

A. E. AMES & CO.
LIMITED
Business Established 1889
TORONTO
Montreal Winnipeg Vancouver Victoria
New York London, Eng.

DOMINION OF CANADA
BONDS

MIDLAND SECURITIES
LIMITED
TORONTO LONDON

Sound Growth Reported for Equitable Policyholders

Balance Sheet, December 31, 1943

ASSETS

Real Estate:		
Office Premises	$ 87,500.00	
Other (Held for Sale)	157,864.90	
		$ 245,364.90
Mortgages on Real Estate		8,062,621.13
Agreements for Sale		693,407.70
Loans on Collateral		878.74
Loans on Policies		1,177,765.09
Bonds and Debentures		4,075,846.03
Stocks		96,266.00
Cash on hand and in Banks		25,417.10
Interest Accrued		54,232.89
Premiums Due and Deferred (Net)		185,456.22
Other Assets		1,309.20
TOTAL ASSETS		$14,618,565.00

LIABILITIES

Policy and Annuity Reserves	$12,484,898.00
Provision for Unpaid and Unreported Claims	213,717.00
Amounts left with Company at Interest	287,099.00
Premiums Paid in Advance	16,090.87
Interest Paid in Advance	1,109.39
Taxes, Expenses and Accounts Due and Accrued	41,559.20
Other Liabilities	7,137.93
Dividends Allotted to Policyholders	20,746.00
Staff Pension Fund	50,113.00
Investment and Contingency Reserves	450,000.00
CAPITAL PAID IN	327,155.00
SURPLUS	718,939.61
TOTAL LIABILITIES	$14,618,565.00

Policy Reserves increased by $554,149 . . . Death Claim payments made of $301,232 and payments to living policyholders of $358,911 . . . Insurance in Force increased to $45,869,871 . . . Gross rate of interest earned on ledger assets 5.2%.

PROTECTION
THE EQUITABLE LIFE
INSURANCE COMPANY OF CANADA
HEAD OFFICE—WATERLOO, ONTARIO

GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

E.L.J., Hamilton, Ont.—The moderate profit shown by ORANGE CRUSH LTD. for last year was due to the acquisition of new businesses and the resulting increased volume and economies of operation. President E. P. Taylor said at the annual meeting that the company hopes to maintain its dollar volume during the current year, but that expenses have increased and it will require a great effort on the part of everyone if profits are to be as good as last year. The company is in good competitive position to enter the post-war period. In the last fiscal year which ended Oct. 27, 1943, operating profits were increased from $64,462 to $152,439 and net was equal to $1.39 per share on the preferred and 45 cents per share on the common, as compared with a net loss of $22,922 the year before.

E.E.P., Toronto, Ont.— CLIFTON CONSOLIDATED MINES' main interest at present is its wholly-owned subsidiary HARLIN NICKEL MINES, which holds an option on a nickel property near Porquis Junction. The company has been shipping ore to International Nickel and while I understand an operating

Price Brothers & Company, Limited

PRICE Brothers & Company, Limited, is one of the oldest and important producers in Canada's greatest peace time industry—pulp and paper. The company is a large manufacturer of newsprint and other paper products and since the reorganization of 1937 has reported substantial improvement in earnings, has strengthened its liquid position and made a material reduction in funded debt.

In the past year direction of power to more essential industries and shortage of labor for woods operations hampered the industry, but in recent months there has been improvement in these conditions and the outlook for the industry as a whole has brightened. Two increases of $4 each in the price per ton for newsprint were made in 1943 to compensate the mills for increasing costs of operation. Transition problems from war to peace are practically non-existent, and the anticipation is that the consumption of newsprint and other products will be maintained at a high level in the post-war period.

Growing uses for pulp and by-products for plastics, chemicals, etc., will mean an increasing demand for the products and continued research gives promise of broadening such uses. In the post-war period the Canadian industry will again have to contend with competition from the Scandinavian countries, but has always been able to meet this competition in the past without difficulty. The United States provides by far the largest market for Canadian newsprint and the proximity to this market gives the Dominion's mills a decided advantage. European markets, closed or partially closed, because of shipping conditions or enemy occupation will be re-opened after the war.

The present company was incorporated in 1920 under a Quebec charter, with the predecessor companies, or organizations, having been in existence since 1817. Products include newsprint, pulp, cardboard and paper specialties, lumber, shingles, laths, railway ties, etc. Mills have an annual capacity of about 400,000 tons of newsprint; 34,000 tons of pulp and specialties, 90,000,000 f.b.m. of lumber and one million boxes. Timber limits comprise 8,000 square miles in Northern Quebec. The company holds water-power rights with an estimated capacity of 133,000 h.p. of which 73,000 h.p. has been developed and 60,000 h.p. is undeveloped.

Net earnings for the fiscal year ended December 31, 1942, were equal to $2.43 per share on the outstanding common stock, for 1941 to $2.26 per share, and for 1940 to $2.16 per share. The financial statement for 1943 has not made an appearance yet.

A comparison of the balance sheet at March 31, 1938, with that of December 31, 1942, gives evidence of the substantial improvement in the company's liquid position and the material reduction in funded debt—this latter to be reduced by almost another $4,000,000 with the retiring of the convertible debentures March 1, 1944. Net working capital of $15,627,774 at December 31, 1942, was double that of $7,810,473 at March 31, 1938. Current assets of $19,443,772 at the end of 1942 included cash of $2,324,055 and investments of $4,738,997 and had a ratio to current liabilities of $3,815,998 of 5.10 to 1. At the end of that year the company was free of bank indebtedness, a situation that has prevailed at the end of each fiscal period since 1939.

Funded debt at December 31, 1942, after deduction of company's own bonds held in treasury, of $16,686,800 was a reduction from $19,268,300 at March 31, 1938. Giving effect to the maturing of $750,000 serials in 1943 and redemption of the $3,936,800 4% convertible debentures March 1, 1944, funded debt will have been reduced to $12,000,000.

The outstanding share capital at December 31, 1942, consisted of 62,843 shares of 5½% cumulative preferred stock of $100 par value, redeemable at par and accrued dividend on 30 days notice, and 547,857 common shares of no par value. The present preferred was issued in exchange share for share for the old 6½% preferred stock, plus 1¾ shares of new common. The old common was exchanged share for share. Approximately 11,000 additional common shares were subsequently issued on conversion of convertible debentures on the basis of $30 per share. Balance of the convertible debentures are being redeemed March 1st.

Quarterly dividends were initiated on the new preferred December 30, 1939, and continued on that basis to date, with payments on account for arrears made periodically to clear up all arrears by April 1, 1941. No dividends have been paid to date on the new common, but the improved earnings and liquid position and reduced funded debt places the company in a position to make dividend disbursements on the common stock.

Comparative price range and price earnings ratio 1938-1943, inclusive, follows:

	Price Range		Earned Per Share	Price Earnings Ratio	
	High	Low		High	Low
1943	19¾	9¼	$2.43-a	8.1	3.8
1942	11	6	2.43	4.5	2.5
1941	12½	8¾	2.62	4.8	3.3
1940	24	9	2.16	11.1	4.2
1939	24	6½	d- 0:62	—	—
1938	22½	8⅝	0.28	80.4	30.8
Average 1938-1943				12.2	5.2
Approximate current average				9.4-a	

Note—Earnings per share for 1942, 1941, 1940 for fiscal year ended December 31, 1939-1938 fiscal years ended March 31.

a—Based on earnings for 1942.

d—deficit.

COMPARATIVE STATISTICS

	1942	1941	1940	1939	1938
Net Profit	$ 1,677,874	$ 1,784,148	$ 1,582,939	$ 3,577	$ 500,229
Earned Surplus	4,239,941	3,157,704	1,719,192	503,806	500,229
Current Assets	19,443,772	17,691,058	15,505,900	12,497,039	13,947,991
Current Liabilities	3,815,998	4,165,324	4,275,571	5,237,683	6,137,519
Net Working Capital	15,627,774	13,525,734	11,230,329	7,259,356	7,810,473
Cash	2,324,055	2,185,491	550,405	19,288	64,171
Investments	4,738,997	3,577,841	3,079,288	2,863,688	3,997,510
Funded Debtx	16,686,800	17,436,800	17,936,800	18,436,800	19,268,300

Note—Figures for 1942, 1941 and 1940, at December 31, 1939 and 1938 March 31.

x After deducting company bonds held in treasury.

J. P. LANGLEY & CO.
C. P. ROBERTS, F.C.A.
Chartered Accountants
Toronto Kirkland Lake

WAR CALLS FOR THRIFT

When the government war-time programme calls for money, be prepared. Be in a position to write your cheque. Have a balance in your savings account constantly growing. Open an account with the Canada Permanent and make deposits regularly and systematically.

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Assets Exceed $62,000,000

BANK OF MONTREAL
ESTABLISHED 1817
DIVIDEND NO. 323

NOTICE is hereby given that a DIVIDEND of ONE DOLLAR AND FIFTY CENTS per share upon the paid up Capital Stock of this Institution has been declared for the current quarter, payable on and after WEDNESDAY, the FIRST day of MARCH next, to Shareholders of record at close of business on 31st January, 1944.

By Order of the Board
B. C. GARDNER,
General Manager.

Montreal, 18th January, 1944.

CANADA WIRE & CABLE COMPANY
DIVIDEND NOTICES

PREFERRED DIVIDEND NO. 60
TAKE NOTICE that the regular quarterly Dividend of $1.625 per share, on the outstanding Preferred Stock of the Company for the three months' period ended 29th February, 1944, has been declared as Dividend No. 60, payable 15th March, 1944, to Shareholders of record at the close of business 29th February, 1944.

CLASS "A" DIVIDEND NO. 34
ALSO TAKE NOTICE that a Dividend of $1.00 per share on the outstanding Class "A" Common Shares of the Company has been declared as Dividend No. 34, payable 15th March 1944, to Shareholders of record at the close of business 29th February, 1944.

CLASS "B" DIVIDEND NO. 24
ALSO TAKE NOTICE that an Interim Dividend of 25 cents per share on the outstanding Class "B" Common Shares of the Company has been declared as Dividend No. 24, payable 15th March 1944, to Shareholders of record at the close of business 29th February, 1944.

By Order of the Board.
A. I. SIMMONS,
Secretary
Toronto, 1th February, 1944.

Lake Shore Mines Limited
(No Personal Liability)
DIVIDEND NO. 96

NOTICE is hereby given that a dividend of Twenty Cents per share, on the issued capital stock of the Company, will be paid on the fifteenth day of March, 1944, to shareholders of record at the close of business on the fifteenth day of February, 1944.

By order of the Board.
KIRKLAND SECURITIES LIMITED
Secretary.

Dated at Kirkland Lake, Ontario,
February 1st, 1944.

profit is being made on these shipments I have seen no details as to earnings. A geological survey of the property was commenced some time ago following which the intention is to proceed with diamond drilling and an exploration campaign to locate other ore bodies. It is indeed unfortunate that you permitted the salesman to talk you out of your dividend-paying stock, as his promise of such a quick advance for Clifton should have made you suspicious.

W.C.D., Calgary, Alta. — The action of AGNEW-SURPASS SHOE STORES LTD. in raising the semi-annual dividend from 40 cents to 50 cents for the first half of the fiscal year which began last June 1 should be taken as an indication of confidence in the ability of the company to maintain the $1 rate that has been paid for the past four years through combined regular and extra distributions. Distributable net, not taking credit for $1.16 per common share of refundable tax, dropped to 94 cents in the year ended May 31, 1943, and there have been indications that costs are pressing upward against the price ceiling in the shoe industry. Moreover, the company's financial statements appear to indicate that it has accumulated something like $3.70 per common share of distributable surplus since 1939 which would be free from any foreign exchange restrictions as to payment of dividends, and its liquid financial position is sound with $1,424,095 of net working capital and $672,067 of cash and Dominion bonds. All-time peak earnings were $2.52 per common share in the year ended May 31, 1942.

R.M.L., Westmount, Que. — Yes, O'LEARY MALARTIC MINES is still very much alive. The company, which operates as an exploration, development and holding enterprise, has been active in deals recently. Ground in Beauchastel and Duprat townships was sold to Elder Gold Mines for a stock interest. Stock is also to be received in a new company to be formed on claims in the Mud Lake area and in 1941, a group of 14 claims on the east of Belleterre Quebec Mines were sold to J. P. Norrie and associates for cash and shares of a new company to be formed. Other ground is held in Quebec and shareholdings include stock in Belleterre Quebec Mines, East Rouyn Mines, McWatters Gold Mines and others.

F. C. D., Vancouver, B.C.—Yes, wartime earnings of IMPERIAL OIL are limited by the nature of its war business, but the war is not going to last for ever and a very heavy demand for the company's products is indicated for the post-war, as regards both automobiles and aircraft. Furthermore, important new industrial uses are developing for oil and its derivatives. I think these shares certainly merit holding.

H.G.S., Toronto, Ont.—I do not think you would be making any mistake in buying SAN ANTONIO GOLD MINES' shares in anticipation of capital appreciation over the long-term. This company is one of the few able to maintain the dividend rate through the war period and the property is in excellent shape for expansion as soon as labor conditions permit. While development and exploration have been restricted the company has been decidedly successful in extending the ore horizons and limits. The annual report for 1943 has not yet been made public; however, the mine ended the year in good physical shape.

P. J. H., Bowmanville, Ont.—CANADIAN CAR & FOUNDRY CO. has car orders on hand from both the Canadian National and Canadian Pacific Railways sufficient to keep all its car plants busy until the latter part of this year, and aircraft orders to keep its aircraft plants busy until the middle of 1945. However, it is possible that war developments may result in cancellation of some of these aircraft orders. President V. M. Drury said at the annual meeting that while the company has a special committee analyzing the possibilities of new products after the war and the streamlining of "basic operations" (the production of railway equipment), it was going to be difficult to settle on any definite program for after-war production until the Dominion government has decided on its policies respecting tariffs and taxation and the disposal of government-owned war assets.

A.M.O.G., Lawrencetown, N.S.—A renewed interest in mining was evident on the part of HALLIWELL GOLD MINES last fall. The capital stock was increased to 5,000,000 shares and an underwriting and option agreement given which was not fully exercised. At that time the company proposed the acquisition of some nickel claims in the Sudbury district and the provision of additional working capital for Dominion Fluorspar, a wholly-owned subsidiary. I understand shipping operations from the fluorspar property have been suspended for the time being at least, due to the poor grade of material in the present workings. The company's original property in Beauchastel township, Quebec, failed to prove a success. Share interests are also held in other properties.

By Atlantic ferry bomber, this new flying suit was flown to Pilot Officer Mike McAuley, captain of a Lancaster in the Lion Squadron, R.A.F. Its fleece lining bears the signatures of more than 1000 well wishers from McAuley's home city of Belleville where the suit was made. Here the pilot's mother, Mrs. J. McAuley, holds the suit as his wife adds her own "Good Luck Darling". Then it was packed for overseas flight.

BUSINESS AND MARKET FORECAST

Stock Purchases Not Advised!

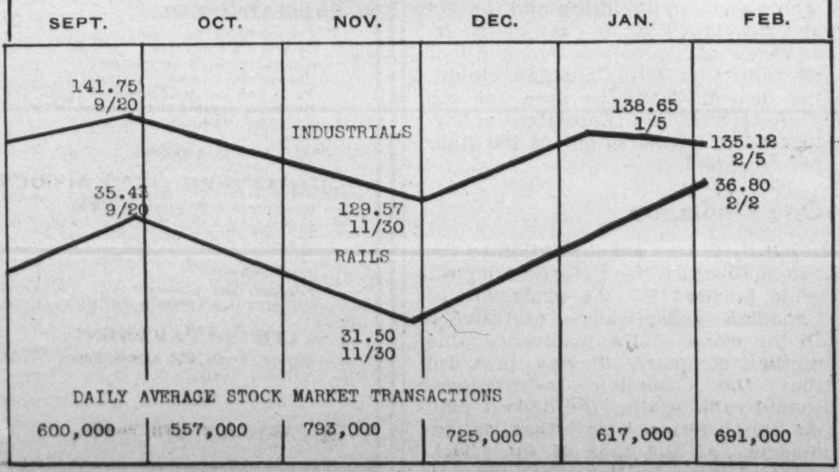
BY HARUSPEX

The ONE TO TWO-YEAR TREND: Stocks on the N.Y. market, which gives leadership to Canadian markets, following their sustained advance from the April 1942 lows, completed a zone of distribution in July and are now in cyclical decline. For a discussion of the intermediate outlook, see below.

On the third business day of the new year—January 5—the Dow-Jones industrial average closed at 138.65. In the five weeks that have followed this price has not been bettered, despite continuing strength and new highs for the rally in the railroad average almost day by day since. Marked strength has also been noted in the Dow-Jones average of 40 bonds. In the past, such bond action has held favorable implications for the stock market since it reflected a movement of investment funds out of cash and into securities. In the current instance, however, the bond strength is chiefly attributable to the defaulted and reorganized rails, thus representing an especial situation rather than a general price phenomenon. Altogether then, we have the two sections of the list pulling at cross-purposes—a condition that sooner or later must be resolved by one or the other group getting into gear. Either the industrials must recognize the validity of the rails' strength and join the movement, or the rails must give way to the implications of the industrials.

While we have previously expressed our doubts that the current rally, which was anticipated in these forecasts at its initiation, would develop into an aggressive movement into new high ground, it may yet be premature to assume that the upward movement is fully exhausted. Barring any unexpected advance news development, therefore, there might be a further attempt at strength once the American Fourth War Loan Drive, which promises to be quite successful, has ceased to draw investment funds. In any event, we do not advise the purchase of stocks here. We believe that an attractive buying point will be witnessed this year—at levels substantially under those now prevailing—but this should be when the problems of reconversion are more fully apparent. Accordingly, we would regard any extension of current strength as a renewal of distribution tactics, such as witnessed at the July 1943 peaks.

DOW JONES STOCK AVERAGES



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Our current letter discusses
Canadian Gold Mining Industry Prospects for 1944
We have also available individual analyses of the following:
KERR-ADDISON GOLD MINES LIMITED
LAMAQUE GOLD MINES LIMITED
DOME MINES LIMITED
LAKE SHORE MINES LIMITED
Copy on request.

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AND COMPANY
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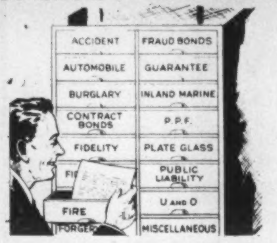

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The CANADIAN FIRE INSURANCE COMPANY
The CANADIAN INDEMNITY CO.
HEAD OFFICE: WINNIPEG

ABOUT INSURANCE

Government Regulation and Deposits Protect Buyers

By GEORGE GILBERT

In no other country that comes to mind are policyholders so well protected as they are in Canada against loss through the failure or inability of a regularly licensed insurer operating under Dominion registry to meet its liabilities in this country.

VERY few of those who take out insurance policies of one kind or another realize the extent to which their interests are safeguarded under our Canadian insurance laws. While the need of government regulation and supervision of the insurance business was recognized across the line as early as 1855, when the first government insurance department was established in the State of Massachusetts, it was not until 1875 that Canada followed the lead by setting up the Dominion Insurance Department at Ottawa. Although one of the first acts of the Parliament of Canada after Confederation was the enactment in 1868 of The Insurance Act of Canada, the administration of the measure had not been made the responsibility of any particular Government Department.

In the United States the father of government supervision was Elizur Wright, a graduate of Yale College, at one time a professor of mathematics and natural philosophy and later editor of a daily newspaper in Boston, who was Insurance Commissioner of Massachusetts from 1859 to 1866, and the first to establish a government valuation of policy liabilities of the individual insurance companies for the purpose of ascertaining whether they had sufficient assets to cover the obligations assumed under their contracts. In 1853 he had published his "Valuation Tables on the Combined Experience Rate of Mortality for the Use of Life Insurance Companies." It was probably the first work of the kind published, and the edition was very limited. The price was $365.00 per copy.

Prophetic Vision

An evidence of the remarkable foresight of the author appears in the introduction to the work which contains this prediction: "As popular intelligence and refinement advance, Life Insurance must become a more and more essential part of the social fabric. It will involve a larger portion of the capital of the country, and become the chief treasury of accumulated savings."

In Canada the first Dominion Superintendent of Insurance was Professor J. D. Cherriman, who left a position in the mathematical department of the University of Toronto to assume that office. He had also acted as actuary of one of the new Canadian life insurance companies up to the time of his appointment. In his first report, issued in 1876, he referred to one of the defects in the Dominion Insurance Act, which was that it required from outside companies only a nominal deposit that bore no relation to their liabilities in this country, although they transacted more than half of the total business in Canada. He contrasted this situation with that existing in the Unied States, where outside companies doing business in the country were required to more than cover their United States liabilities by deposits in the United States.

On his recommendation an Act was passed in 1877, requiring that deposits be maintained in Canada by outside companies doing business in this country to the full extent of their Canadian liabilities, and the Act also provided that, in case of the insolvency of an outside company or its failure to pay Canadian claims, the deposit would be used for the protection of its Canadian policyholders to the exclusion of its other policyholders.

One Limitation

But there was one limitation to the extent to which the Canadian deposit could be used for the protection of Canadian policyholders exclusively. In the event of the insolvency of a mutual company, it was provided that the Canadian policyholders should rank against the deposit only on equal terms with other policyholders. At the time of the enactment of this provision there were no British or foreign mutual fire insurance companies operating in the Canadian field, but it did apply to a few outside mutual life insurance companies carrying on business here, and the unwisdom of exempting mutual companies from the deposit requirements applicable to other companies was made abundantly plain when two or three of them, with a substantial amount of Canadian business, became insolvent, and as a result of this defect in the deposit law Canadian policyholders suffered heavy losses.

Strange to say, this flaw in the Canadian law with respect to the deposits of outside mutual fire insurance companies and reciprocals remains to this day, though repeated efforts have been made by the Dominion Insurance Department authorities to have the anomaly removed but without success, owing evidently to the powerful political influence exerted to have the exemption retained. All the Government deposits of outside mutual life insurance companies in Canada are held for the protection of Canadian policyholders exclusively, the exemption applying only to fire mutuals and reciprocals.

However, under the law any outside mutual or reciprocal can contract itself out of the exemption by filing with the Minister of Finance a declaration that the deposit in Canada is held solely for the protection of Canadian policyholders. At the present time, according to the latest detailed report of the Dominion Superintendent of Insurance, there are only thirteen such organ-

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Is your property fully protected?

BUY

WAR RISK INSURANCE

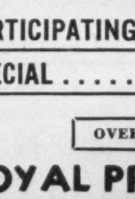
EAGLE STAR
INSURANCE COMPANY LIMITED
OF LONDON, ENGLAND
HEAD OFFICE FOR CANADA: TORONTO

PERSONAL INCOME PROTECTION SINCE 1895

NON-CANCELLABLE *Health and Accident with Hospital and Surgical or Nurse*
PARTICIPATING... *Life Insurance of all forms*
SPECIAL........ *Newly-Designed Cover-All Policy. Sickness, Accident, Old Age and Natural Death in one Packet*

OVER $2.00 IN ASSETS FOR EACH $1.00 OF LIABILITIES

LOYAL PROTECTIVE LIFE INSURANCE CO.
TORONTO, ONTARIO WM. SKELTON, *Manager for Canada*



ESTABLISHED 1906
THE MONARCH LIFE
Assurance Company
A PROGRESSIVE CANADIAN COMPANY

THE Casualty Company of Canada
HEAD OFFICE - TORONTO
E. D. GOODERHAM, President
A. W. EASTMURE, Managing Director
AGENCY OPPORTUNITIES
IN SOME TERRITORIES THROUGHOUT CANADA

TO OWNERS OF GOOD PROPERTY

Co-operation in the prevention of fire has meant lower insurance costs for thousands of responsible owners of good properties. Investigate today!

Applications for Agencies Invited

NORTHWESTERN
MUTUAL FIRE ASSOCIATION
EASTERN CANADIAN DEPARTMENT
Imperial Bldg., Hamilton, Ontario
WESTERN CANADIAN DEPARTMENT
Randall Bldg., Vancouver, B.C.

THE LONDON & LANCASHIRE INSURANCE CO. LTD
ABSOLUTE SECURITY
W. R. HOUGHTON, MANAGER.

THE SIXTY-FIFTH ANNUAL REPORT
OF
The British Mortgage and Trust Corporation of Ontario
STRATFORD

Balance Sheet, December 31st, 1943.

ASSETS

CAPITAL ACCOUNT:			
Office premises		$ 53,533.79	
Furniture and fixtures		1,484.52	
			$ 55,018.31
Real Estate for sale			314,321.60
Mortgages on real estate in possession or control of mortgagee:			
Principal			198,291.14
Mortgages and Agreements for Sale:			
Principal		$ 676,702.98	
Interest due and accrued		1,172.08	
			677,875.06
BONDS AND DEBENTURES:			
Government bonds:			
Principal			15,241.00
Canadian Municipal Bonds:			
Principal			31,602.25
Stocks owned at book value			552,149.95
Cash on hand and in Bank			91,782.79
Advances to Estates			3,379.10
TOTAL CAPITAL ASSETS			$1,939,661.20
GUARANTEED TRUST ACCOUNT:			
Mortgages:			
Principal	$2,765,241.28		
Interest due and accrued	37,231.35		
		$2,802,472.63	
BONDS AND DEBENTURES:			
Bonds of and Guaranteed by Dominion Government:			
Principal	$1,300,612.00		
Interest accrued	7,293.00		
		1,307,905.00	
Provincial Government Bonds:			
Principal		447,231.89	
Canadian Municipal Bonds:			
Principal		86,572.67	
Stocks owned at book value		1,808,800.00	
Cash on hand and in bank		224,642.12	
TOTAL GUARANTEED TRUST ASSETS			$6,677,624.31
ESTATES DEPARTMENT:			
Estates, Trusts and Agency Funds			$ 820,856.95
			$9,445,142.46

LIABILITIES

CAPITAL ACCOUNT:		
Capital Stock fully paid up		$1,000,000.00
General Reserve Fund		500,000.00
General Investment Reserve		325,000.00
Reserve for Taxes		13,687.64
Profit and loss credit balance		60,450.30
Dividends payable 2nd January, 1944		40,000.00
All other liabilities		523.26
Total Capital Liabilities		$1,939,661.20
GUARANTEED TRUST ACCOUNT:		
Guaranteed Investment Receipts:		
Principal	$3,685,819.50	
Interest due and accrued	38,919.05	
		$3,724,738.55
Trust Deposits:		
Principal and Interest		$2,952,885.76
TOTAL GUARANTEED TRUST LIABILITIES		$6,677,624.31
ESTATES DEPARTMENT:		
Estates, Trusts and Agency Funds		$ 820,856.95
		$9,445,142.46

NELSON MONTEITH, President. W. H. GREGORY, Managing Director.

izations whose Government deposits are not held for the sole protection of Canadian policyholders, eleven New England factory mutuals and two reciprocal exchanges.

Value of Deposits

Accordingly, in the great majority of cases, the deposits of outside insurers with the Government at Ottawa are held solely for the protection of their Canadian policyholders, and the value of such deposits has been amply demonstrated over a lengthy period. During the depression years especially quite a number of foreign insurers went on the rocks. Several of these concerns were doing business in Canada at the time of their failure, but in every case in which their deposits in this country were held for the exclusive protection of Canadian policyholders there was not a dollar of loss to the Canadian insuring public, as the Government deposit in each case was sufficient to fully take care of Canadian liabilities by way of reinsurance with a solvent licensed company.

This record is one which reflects great credit upon Dominion Insurance Department officials whose efficient supervision and inspection of the affairs of insurers operating in this country under Dominion registry ensures that the deposits and assets in Canada are at all times maintained at a level sufficient to amply take care of their Canadian liabilities.

That these Government deposits in the aggregate amount to quite a substantial sum is shown by the summary of such deposits as at June 30, 1943, published in the detailed report of the Dominion Superintendent of Insurance. The total then was $689,621,654, of which $577,080,076 was held for the protection of life insurance policyholders and annuitants, and $112,541,578 for the protection of fire insurance and casualty insurance policyholders in this country.

As to the nature of these deposits, it is shown that $387,021,333 consisted of Canadian Government securities, $100,287,740 of Provincial Government securities, $67,316,855 of Canadian municipals, $38,158,638 of British Government securities, $13,355,525 of United States Government securities, $39,191,500 of Canadian corporation debentures, $9,909,100 of securities of British Colonial Governments, $9,921,508 of guaranteed securities of Canadian Railways, $2,180,000 of guaranteed securities of Canadian Harbor, $65,000 of guaranteed securities of Canadian Steamships, $626,435 of guaranteed Canadian municipals, $12,000 of French Government securities, $39,565 of Swiss Government securities, $2,738,767 of loan companies' debentures, $1,172,000 of corporation stocks, and $17,625,489 of mortgage loans.

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Inquiries

Editor, About Insurance:

I would like to get some information about a company called the Drapers and General Insurance Company, Limited. How long has this company been in existence and how long has it been carrying on business in Canada? What is its financial position in this country so far as assets and liabilities are concerned? How much business does it do here?

—S. C. V., London, Ont.

The Drapers and General Insurance Company, Limited, with head office at Kendal, England, was incorporated in 1908 and has been doing business in Canada since January 29, 1940, under Dominion registry. It is regularly licensed in this country and has a deposit with the Government at Ottawa of $175,200 for the protection of Canadian policyholders exclusively. Its total admitted assets in Canada at the end of 1942, the latest date for which Government figures are available, were $209,944, while its total liabilities in this country amounted to $49,880, showing a surplus here of $160,064. Comparing the amount of the surplus with the amount of the unearned premium reserve liability, $36,946, it will be seen that the financial position in Canada is a strong one in relation to the volume of business transacted here. In 1942 the company wrote in Canada $60,402 in net premiums, of which $45,177 consisted of fire premiums, and $15,225 of automobile premiums. Total income in Canada was $60,467 and total losses and expenses incurred, $51,445.

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Company Reports

(*Continued from Page* 35)

Total assets reached the sum of $1,108,450,000 at the end of 1943. The proportion of the assets held in Government Bonds has increased substantially. The broad diversification of total assets is disclosed by the following classification: government bonds 39.6%; municipal bonds 4.6%; industrial bonds 4.3%; railroad bonds 2.1%; public utility bonds 16.3%; preferred and guaranteed stocks 1.4%; common stocks or industrial and financial corporations 8.4%; common stocks of public utilities 7.0%; mortgages 4.3%; real estate 1.7%; policy loans 6.3%; cash 1.3%; other assets 2.7%. The rate of interest earned on the assets during 1943 was 3.72%.

•

Royal Trust

THE annual report of the Royal Trust Company, for the year ended December 31, 1943, shows that gross revenue at $2,794,846 was up $106,507. Charges, before taxes, showed an increase of $27,166 at $2,127,379. Profit for the year was $667,467, of which $263,773 was required to provide for taxes, leaving a net profit of $403,694, a gain of $25,325.

The report shows that assets amount to $19,835,090 or $29,490 under the total for the previous year. Of this amount, $17,624,615 is represented by readily marketable securities, call loans, sundry accounts and cash. The total of these assets is equivalent to 138% of direct liabilities.

Assets under administration, including own and guaranteed, are up $38,000,000, the total now being $788,000,000 at nominal valuations. This is an all-time high.

•

Equitable Life

REPORTS presented to the annual meeting of the Equitable Life Assurance Company of Canada at Waterloo on Feb. 7, by M. J. Smith, president and general manager, showed sound growth of the company in 1943 and a further strengthening of the policyholders' position. Assets were given as $14,618,565, an increase of $724,283. The rate of interest earned on ledger assets was 5.2%. Victory Loan subscriptions in 1943 were for $1,200,000. Reserves to secure payment of policies were increased by $554,149, and at $12,484,898 were considerably higher than the minimum amounts required by statute to protect policyholders. Provision for unreported claims was increased by $50,000 in anticipation of war claims. Total payments to policyholders and beneficiaries were $660,143, of which death claims accounted for $301,232. Surrender and lapsed policies were at a low point in the company's ex-

(*Continued on Next Page*)

FIDELITY
Insurance Company
of Canada
TORONTO

Consult your Agent or
Broker as you would
your Doctor or Lawyer

United States
Fidelity & Guaranty
Company
TORONTO

The
Wawanēsa
Mutual Insurance Company
—ORGANIZED IN 1896—
Admitted Assets - $3,819,972.11
Surplus - - - - - - 2,014,637.07
—Write for Financial Statement—
Head Office: WAWANESA, Man.
Eastern Office: TORONTO, Ont.
Branches at Vancouver, Edmonton, Saskatoon, Winnipeg, and Montreal.

LAW UNION & ROCK
INSURANCE COMPANY LIMITED
W. R. HOUGHTON, Canadian Manager
RIDOUT & STRICKLAND CO. LTD.
Toronto Agents

31st ANNUAL REPORT
SHOWS SUSTAINED PROGRESS

Increase in Deposits
The amount of money deposited by the general public in Demand and Term Savings increased $329,654.42 during the year and now stands at $5,814,131.94.

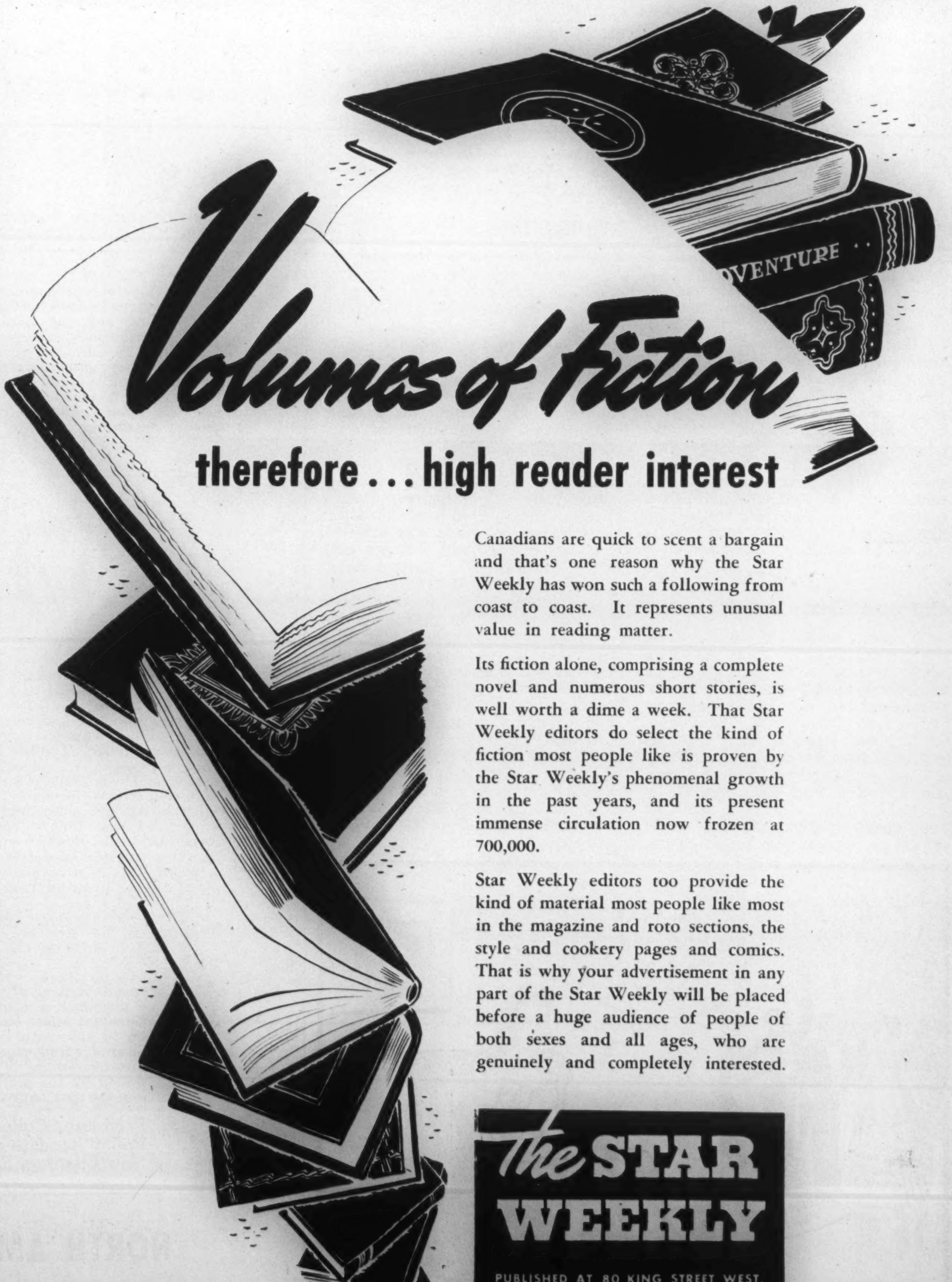
Strong Liquid Position
Quick Liquid Assets at market value were equivalent to 126.19% of Demand Savings.

Profits Increased
Profits were $48,129.87 or 5.43% of the Corporation's paid-up capital, as compared with $37,223.06 or 4.20% last year.

New Business Increase
The number of estates under administration continued to increase.

A copy of the report will be mailed on request.

CAPITAL TRUST
CORPORATION LIMITED
MONTREAL OTTAWA TORONTO



Canadians are quick to scent a bargain and that's one reason why the Star Weekly has won such a following from coast to coast. It represents unusual value in reading matter.

Its fiction alone, comprising a complete novel and numerous short stories, is well worth a dime a week. That Star Weekly editors do select the kind of fiction most people like is proven by the Star Weekly's phenomenal growth in the past years, and its present immense circulation now frozen at 700,000.

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MONTREAL ADVERTISING OFFICE: UNIVERSITY TOWER ... U.S. REPRESENTATIVES: WARD - GRIFFITH INC.

Company Reports

(*Continued from Page 39*)

perience. The company's assets were valued conservatively. Adequate reserves were set up, as in the case of mortgages and real estate; and bonds and debentures were taken into the statement at over $300,000 below market values. Surplus was increased by $60,434 to $718,940, and unallotted investment and contingency reserves were raised by $25,000 to $450,000. Business in force gained $1,824,453, bringing the total to $45,869,871.

•

Capital Trust

THE annual report of the Capital Trust Corporation for 1943 shows profits of $48,130, equal to 5.43 per cent of the company's paid-up capital, as compared with $37,223 or 4.20 per cent for the previous year. To this profit has been added the profit and loss balance of $9,098 brought forward from 1942, making a total of $57,228 available for distribution. Payment of dividends left a balance of $11,141 to be carried forward.

Considerable progress was reported in most aspects of the company's activities. Despite withdrawals for subscription to Victory Loans, the public's deposits in demand and term savings increased $329,654 during the year and now stands at $5,814,132. Quick liquid assets at market value were equivalent to 126.19 per cent of demand savings. The number of estates under administration again increased. Considerable success was met with in disposing of real estate held.

•

Crown Trust

ANNUAL report of Crown Trust Co. for year 1943 shows a moderate increase in net profits and a gain in holdings of Dominion of Canada bonds and in funds for investment under guaranteed account together with a strong liquid position.

Net profits for past year amounted to $68,100 as compared with $52,721 in 1942. After deduction of $40,000 for dividends and provision of $26,448 for taxes, balance brought forward into the current year was slightly higher at $43,363.

In capital account, Dominion and provincial bonds at $257,375 and other securities at $162,711 both show expansion during year while moderate reductions are indicated in first mortgage loans and cash which total $270,469 and $172,899 respectively. Property held for sale is down $10,099 at $31,204.

•

Toronto Gen. Trusts

ANNUAL report of The Toronto General Trusts Corp. for year ended December 31 1943, shows a moderate expansion in assets under administration at $257,149,866 as compared with $250,573,937 a year ago, an increase of $6,575,929.

Net profits for the year at $395,855 showed a considerable increase as compared with $309,648 for the previous year. After payment of four quarterly dividends at the rate of 4% per annum, totalling $120,000; providing $110,000 for Federal and business taxes; writing $50,000 off office premises; and appropriating $50,000 for staff retirement or pension fund, the surplus account was increased by the balance or $65,855, and now stands at $614,307.

In capital account real estate held for sale at $948,128 compares with $1,512,476 on hand a year ago, or a decrease of $564,348. Mortgages and agreements for sale at $1,744,291 are up $371,536, representing new mortgage investments and mortgages and agreements taken back in connection with real estate sales. Government securities and loans on government securities are up by $266,717.

The guaranteed account reveals investment certificates and trust deposits at $17,226,303, an increase of $68,437. Guaranteed investment certificates at $10,650,129 are up $158,813. Trust deposits are down by $90,376 at $6,576,174, with liquidity at 126% as compared with 97% in the previous year. Mortgage investments are down by $1,408,773 at $9,219,689, being partly due to substantial principal repayments on Western farm loans.

•

British Mortgage

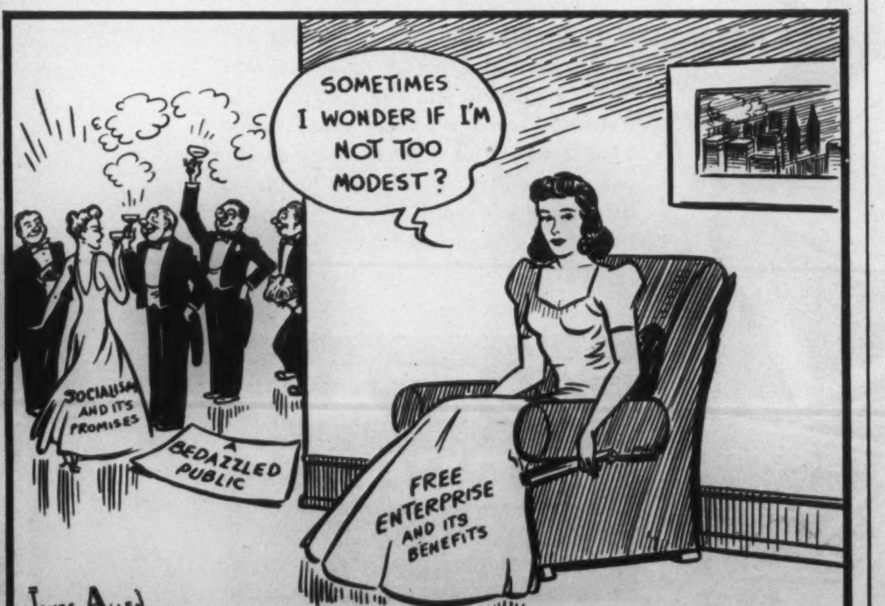
BRITISH Mortgage & Trust Corp. reports for the year 1943 net earnings of $87,604, compared with $85,338 in 1942.

Public funds entrusted to the company's care increased $762,633 and, with very large repayments of mortgage principal, constituted a problem, says Nelson Monteith, president. With the impossibility of procuring adequate profitable investments it was necessary to reduce the rates of interest paid.

•

Mutual Life

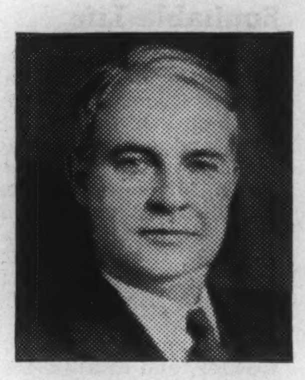
DURING 1943 the Mutual Life Assurance Company of Canada substantially increased its business in force and the strength of its financial position. The total insurance in force increased from $638,526,459 to $680,026,296, showing a gain of $41,499,837. Surplus funds at the end of the year amounted to $12,038,703, after making provision for possible war mortality of $1,250,000, as compared with $11,246,045 at the end of 1942, an increase of $792,658. Assets totalled $235,191,289, as compared with $219,699,633, an increase of $15,491,656. The rate of interest earned on the invested assets was 4.56 per cent as compared with 4.57 per cent in the previous year. Surplus earnings for 1943 were $5,212,876 as compared with $4,755,887 in 1942. New insurance paid for in 1943 amounted to $63,366,092 as compared with $61,954,675 in the previous year. Total holdings of Dominion Government and Dominion guaranteed bonds amounted to $102,609,651, or 35 per cent of the total assets. The company subscribed for a total of $29,000,000 of the two 1943 Victory Loans. The aggregate market value of the company's holdings of bonds and stocks exceeded by about $8,000,000 the value at which they are carried in the statement.


SOMETIMES I WONDER IF I'M NOT TOO MODEST?
SOCIALISM AND ITS PROMISES
A BEDAZZLED PUBLIC
FREE ENTERPRISE AND ITS BENEFITS
JAMES ALLEN

THE WALLFLOWER

"You have a vital stake in everything that Life Insurance stands for"

—a message to policyholders



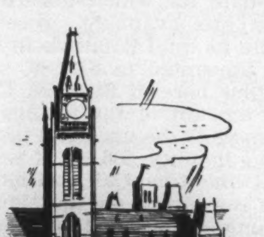
I CAN SAY very truthfully that there never has been a time when the leaders of finance and business were more conscious of their responsibility to the general public as well as to their employees, than they are at the present time. The attitude of management today is one of enquiry and research into ways and means of reducing costs, giving better service and improving employer-employee relations. I am satisfied that leaders in industry command the respect and confidence of the public as never before.

The life insurance business can point with pride to a record of achievement that is commensurate only with its opportunity for service. The fact that our Canadian life insurance companies have weathered the financial gales incident to war and depression and that policyholders' claims have been met in full, and that the companies have gained in strength and size as well as in responsibility, reflects both sound management and continuing confidence on the part of the public.

Objection has been raised to our competitive system, particularly as it has to do with the use of agents. It is claimed that if we were not to employ agents we could provide cheaper insurance to the public. That has definitely not been proven. The life insurance representative furnishes a useful public service. It is probably well within the mark to say that perhaps not more than 10% of the business that is now in force would exist if active solicitation for business had not been resorted to. Furthermore, the agents have furnished many ancillary services that have been of the greatest benefit to the public. The modern life insurance agent or representative is much more than a salesman. He is a trained and skilful counsellor and sound professional adviser.

★ ★ ★

I wish briefly to allude to two other points of criticism that have been lodged against the life companies. One has to do with interlocking directorates, and the other has to do with the general policy underlying companies' investments. I confess that I am surprised sometimes that we are able to get men of such high standing and sound business judgment to give their time and advice and accept their share of the responsibility of management for the fees that are paid. I do not deny that many of our Directors are associated in some capacity or other with other institutions, but that is merely another way of saying that the men who are most desirable are the men who are most sought. In my own experience I know of no Director who has sought any favour for himself or any other institution with which he is connected, or who is inspired by any motive except that of promoting the best interest of the North American Life.



The investment policy of our life companies is necessarily controlled by the terms of the Dominion Insurance Act. Parliament, very rightly we believe, in prescribing the type of investments we can make strongly stresses the trustee nature of our business. The underlying thought in all investment policy is that within the limitations of the Insurance Act itself it should be the aim to secure the largest return for our policyholders compatible with security and safety. We believe that the investments of the life companies can stand the closest scrutiny.

★ ★ ★

In respect to government regulation and supervision, no business has been or could be subject to more careful or impartial scrutiny than the life business in Canada. The Department of Insurance at Ottawa is manned by a staff of highly trained, experienced officials. No department has been freer of political bias. These men have leaned backwards in their independence, and have been utterly fearless in the conscientious performance of their duties. The Insurance Act, though passed by Parliament and sponsored by the Minister of Finance, in effect is largely the creation of these highly trained, professional advisers of the Minister, whose concern is the welfare of the policyholders and the preservation of the good name of the business. Nor should we fail to mention the additional supervision provided by the various provincial and foreign Departments of Insurance, under whose jurisdiction our companies happen to come. Our insurance laws, both federal and provincial, are as modern as skill, experience and impartial judgment can create in the interests of the public.

★ ★ ★

Along with thousands of other policyholders in this and other companies, you have a vital stake in everything that life insurance stands for. Those who are at present advocating the nationalization of the life companies are not, we believe, primarily concerned with whether the companies are well or poorly conducted. If they are to succeed in socializing industry, and in expropriating all means of production, they must first have access to the savings of the people—your bank deposits, your equity in your life insurance and other savings. The fact that you are an owner of a life insurance policy is proof that you have saved and have planned, and that you have exercised your God-given privilege to safeguard your savings according to your best judgment. Are you willing to jeopardize what you now have for a promissory note in the fantastic belief that the maker of the note is better able to manage your affairs than you are yourself, or that his professed altruism can take the place of your enlightened self interest?

D. E. Kilgour

President and General Manager.

Excerpts from the address given at the 63rd Annual Meeting.

FEATURES FROM THE SIXTY-THIRD ANNUAL REPORT

"So far as the Company is concerned there have been guiding principles that have contributed greatly to our progress and success. Our affairs have been managed at a moderate rate of expense with a definite trend towards reduction in recent years. Constant effort has been made to keep our plans of insurance and annuity contracts up to date with the result that our field force is in a position to offer the best that ingenuity and experience can devise for the ever increasing and complex needs of the insuring public. The results of the year are a clear indication of the increasing confidence placed by the public in the insurance business, and in a special sense reflect the high opinion that our own Company has so justly earned."

Premiums Collected	$ 9,361,559	Business in Force . . .	$308,127,791
Policy Benefits Paid	4,802,203	Total Assets Held . . .	82,550,644
New Business Effected	40,835,625	Special Reserves and Surplus	6,654,502

NORTH AMERICAN LIFE ASSURANCE COMPANY

HEAD OFFICE ESTABLISHED 1881 A MUTUAL COMPANY TORONTO